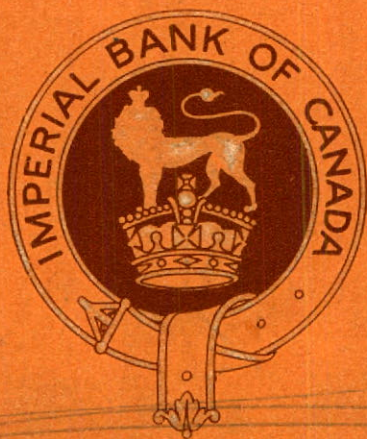




IMPERIAL BANK OF CANADA

FORTY-NINTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
NOVEMBER 28th
1923

Imperial Bank of Canada

Head Office: Toronto

Established 1875

CAPITAL AUTHORIZED	.	\$10,000,000.00
CAPITAL PAID UP	. .	7,000,000.00
RESERVE FUND	. .	7,500,000.00

Forty-Ninth Annual Report
1923

BRANCHES

PROVINCE OF ONTARIO

AMHERSTBURG.....	C. A. CUDDY.....	Manager
AURORA.....	A. O. MURRAY.....	"
AVON.....	(Sub Branch to Ingersoll).	
BELWOOD.....	(Sub Branch to Fergus).	
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	H. T. WATT.....	"
CALEDON EAST.....	(Sub Branch to Bolton).	
CHUTE A BLONDEAU.....	(Sub Branch to Hawkesbury).	
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	L. T. CHARLTON.....	"
CONNAUGHT STATION.....	(Sub Branch to Timmins).	
COTTAM.....	W. J. GOLDEN.....	"
CRAMPTON.....	(Sub Branch to Ingersoll).	
CRYSTAL BEACH.....	(Sub Branch to Ridgeway).	
ENGLEHART.....	F. BROWN.....	"
ESSEX.....	E. J. BAKER.....	"
FERGUS.....	F. A. BLACK.....	"
FONTHILL.....	F. T. KYLE.....	"
FORT WILLIAM.....	W. K. WICKENS.....	"
GALT.....	H. ROBARTS.....	"
GORMLEY.....	(Sub Branch to Aurora).	
GRAND VALLEY.....	R. C. GORDON.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	P. T. CLARK.....	"

WELLINGTON & LEADER LANE (HEAD OFFICE).....	G. G. LeMESURIER.....	Manager
ADELAIDE & VICTORIA STS.....	E. N. BATE.....	Assistant
BATHURST & DUPONT STS.....	R. G. WILKINSON.....	"
BAY ST.....	G. R. MURTON.....	"
BLOOR ST. & LANSDOWNE AVE.....	W. M. SELLENS.....	"
COLLEGE & SHAW STS.....	F. M. SMYTH.....	"
DANFORTH & CARLAW AVE.....	A. E. GIBSON.....	"
DAVISVILLE.....	D. N. WRIGHT.....	"
DUNDAS & BLOOR STS.....	A. H. WILSON.....	"
KING & MARKET STS.....	W. H. COGHILL.....	"
KING & SHERBOURNE STS.....	H. A. INGLIS.....	"
KING ST. & SPADINA AVE.....	W. H. SWAN.....	"
KING & YORK STS.....	J. B. PRIESTMAN.....	"
KINGSTON RD. & BALSAM AVE.....	E. H. ANDERSON.....	"
MONARCH PARK & DANFORTH AVE.....	J. B. ATKINS.....	"
QUEEN ST. & CARLAW AVE.....	H. T. BEATY.....	"
QUEEN ST. & KINGSTON RD.....	A. R. JONES.....	"
QUEEN ST. & PALMERSTON AVE.....	E. F. H. BADKE.....	"
QUEEN ST. & RONCESVALLES AVE.....	O. D. ROBINSON.....	"
RUNNYMEDE & ANNETTE.....	R. ARKELL.....	"
ST. CLAIR & BOON AVES.....	S. S. JONES.....	"
WELLESLEY & SHERBOURNE STS.....	F. R. BEHARRIELL.....	"
YONGE & ANN STS.....	G. L. BONYUN.....	"
YONGE & BLOOR STS.....	B. E. YOUNG.....	"
YONGE & QUEEN STS.....	C. F. G. LOVE.....	"
VINELAND.....	A. R. MARTIN.....	"
WALKERVILLE.....	F. C. CAPREOL.....	"
WELLAND.....	W. T. CARTHEW.....	"
	G. C. BROWN.....	"

WINDSOR.....	G. J. LACKNER.....	Manager
WOODSTOCK.....	M. MORRIS.....	"

PROVINCE OF QUEBEC

MONTREAL.....	A. R. B. HEARN.....	Manager
QUEBEC.....	E. J. KAY.....	Acting "

PROVINCE OF MANITOBA

BRANDON.....	J. A. WETMORE.....	Manager
GIMLI.....	(Sub Branch to Riverton).	"
MACGREGOR.....	H. C. MacDONALD.....	"
PORTAGE LA PRAIRIE.....	F. L. GRABAN.....	"
RIVERTON.....	H. M. SAMPSON.....	"
WINNIPEG.....	A. D. DUNCAN.....	"
ARLINGTON & WESTMINSTER.....	J. MacGREGOR.....	Acting "
NORTH END.....	T. R. RICHARDSON.....	"
PORTAGE & COLNOY.....	W. J. GRAHAM.....	"
ST. VITAL.....	R. MAVOR.....	"

PROVINCE OF SASKATCHEWAN

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	V. J. MANN.....	"
CANWOOD.....	P. R. CARTER.....	"
CARMICHAEL.....	(Sub Branch to Tompkins).	"
DAFOE.....	J. A. MILNE.....	"
DENHOLM.....	(Sub Branch to North Battleford).	"
EDENWOLD.....	N. B. CUMMINS.....	Acting "
FIELDING.....	A. MacMILLAN.....	"
FORT QU'APPELLE.....	J. F. MacKAY.....	"
HAGUE.....	(Sub Branch to Rosthern).	"
HANDEL.....	W. P. GRAHAM.....	"
HEPBURN.....	(Sub Branch to Waldheim).	"
LAIRD.....	J. A. G. CLOKIE.....	"
LEBRET.....	(Sub Branch to Fort Qu'Appelle).	"
McLEAN.....	(Sub Branch to Balgonie).	"
MOOSE JAW.....	JOHN THOMSON.....	"
NORTH BATTLEFORD.....	F. R. MUIR.....	"
PHIPPEN.....	(Sub Branch to Wilkie).	"
PIAPOT.....	C. C. FAWCETT.....	"
PRIMATE.....	T. M. BENNETT.....	"
PRINCE ALBERT.....	S. N. DAVIDSON.....	"
REGINA.....	W. H. THOMSON.....	"
ROSTHERN.....	G. S. REMPEL.....	"
RUDELL.....	E. REBURN.....	"
SASKATOON.....	F. W. SCRIMES.....	"
SPRINGWATER.....	L. R. ANDERSON.....	"
TOMPKINS.....	J. D. MCGILLIVRAY.....	"
TRAYNOR.....	(Sub Branch to Wilkie).	"
WALDHEIM.....	J. L. ZACHARIAS.....	"
WILKIE.....	C. C. ANNETT.....	"
WYNYARD.....	H. J. MORGAN.....	"
YORKTON.....	F. L. APPLETON.....	"

PROVINCE OF ALBERTA

ATHABASCA.....	L. R. LLOYD.....	Manager
BANFF.....	W. V. GODDARD.....	"
BIG VALLEY.....	A. W. FORAN.....	"
CALGARY.....	H. W. SUPPLE.....	"
CALGARY, EAST END.....	G. I. B. BELL.....	"
COLINTON.....	(Sub Branch to Athabasca).	"
CROSSFIELD.....	J. F. PERCIVAL.....	"
DAYSLAND.....	J. W. THOMSON.....	"
EDBERG.....	(Sub Branch to Ferintosh).	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
	P. B. REEVE.....	Assistant
NORWOOD BOULEVARD.....	P. COOPER.....	"
SOUTH.....	C. W. READE.....	"
WEST.....	H. W. HARRISON.....	"
EDSON.....	G. D. HAMILTON.....	Acting
FERINTOSH.....	A. S. ROSENROLL.....	"
GRANDE PRAIRIE.....	C. L. CRISDALE.....	"
JASPER.....	J. M. KINNEAR.....	"
MILLET.....	J. A. ENGLISH.....	"
NEW NORWAY.....	J. BURGOYNE.....	"

REDCLIFF.....	A. MCKENZIE.....	Manager
RED DEER.....	H. WILLSON.....	"
ROCKY MOUNTAIN HOUSE.....	P. C. ROUTLEDGE.....	"
SANGUDO.....	J. BALLANTYNE.....	"
SYLVAN LAKE.....	J. FRISKEN.....	"
TROCHU.....	W. M. PORTER.....	"
WATERHOLE.....	J. A. BLACK.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA

ATHALMER.....	(Sub Branch to Invermere).	
CHASE.....	(Sub Branch to Kamloops).	
CRANBROOK.....	W. R. GRUBBE.....	Manager
CRESTON.....	C. W. ALLEN.....	"
FERNIE.....	A. M. OWEN.....	"
FIELD.....	(Sub Branch to Golden).	
GOLDEN.....	W. A. PATTERSON.....	"
INVERMERE.....	(Sub Branch to Golden).	
KAMLOOPS.....	C. C. CASE.....	"
MICHEL.....	(Sub Branch to Natal).	
NATAL.....	H. L. REID.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	T. R. JONES.....	"
VANCOUVER.....	J. M. LAY.....	"
FAIRVIEW.....	K. ANDERSON.....	"
HASTINGS & ABBOTTISTS.....	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"

Imperial Bank of Canada

Agents and Correspondents

CANADA	Bank of Montreal.
GREAT BRITAIN AND IRELAND	{ Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited. Northern Banking Co., Limited. Lloyds and National Provincial Foreign Bank Limited.
FRANCE.....	{ Credit Lyonnais. Lloyds and National Provincial Foreign Bank Limited (Cologne).
GERMANY	{ Deutsche Bank
NORWAY.....	Bergens Privatbank
ITALY.....	Banca Commerciale Italiana.
BELGIUM AND SWITZERLAND...	{ Lloyds and National Provincial Foreign Bank Limited
UNITED STATES...	NEW YORK—Bank of the Manhattan Com- pany. Bank of America. Bankers Trust Co. Guaranty Trust Co. Irving Bank—Columbia Trust Co. National Bank of Commerce. National City Bank. Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Marine Trust Co.
	CHICAGO—First National Bank. Corn Exchange National Bank.
	CLEVELAND—Union Trust Co.
	DETROIT—First National Bank.
	DULUTH—First National Bank.
	LOS ANGELES—Citizens National Bank.
	MINNEAPOLIS—First National Bank.
	PHILADELPHIA—Fourth St. National Bank. Franklin National Bank. Philadelphia National Bank. First National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National Bank.
	SAN FRANCISCO—Wells Fargo Nevada Na- tional Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
CHINA AND JAPAN..	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA AND NEW ZEALAND....	{ Bank of New South Wales. Union Bank of Australia.
SANDWICH ISLANDS.....	{ Yokohama Specie Bank. Bank of Hawaii Limited.
SOUTH AFRICA....	Standard Bank of South Africa Limited.
INDIA	{ Lloyds Bank Limited. National Bank of India Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-NINTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS

*Held at the Banking House of the Institution in Toronto,
on Wednesday, 28th November, 1923.*

The Forty-ninth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto on Wednesday, 28th November, 1923.

Amongst those present were:—Peleg Howland, Lt. Col. J. F. Michie, A. E. Phipps, W. H. Letcher (Port Perry, Ont.), W. F. Weir (Birchcliff, Ont.), William Crocker, Judge D. Chisholm, Ven. Archdeacon Doherty (London, Ont.), H. C. Jones, F. J. Black (Aurora, Ont.), Major G. H. Aikins (Winnipeg, Man.), Alexander Rankin, Robert Ross, Ralph Croy (Buffalo), Frank Beemer (Vittoria, Ont.), J. D. Shields, A. C. Morris, A. P. Burritt, F. G. Inwood, J. T. Parker, J. C. Moor, H. C. Boomer, Col. Hamilton (Fergus, Ont.), J. W. Bain, K.C., Rev. Thos. W. Paterson, W. H. Knowlton, Alfred Bicknell, G. B. Woods, W. A. Denton, J. C. Black, B. T. Huston, Goldwin L. Smith, R. H. Ferris, Geo. J. Morrow, W. H. Cawthra, E. K. Scoley, Henry Swan, A. A. McFall (Bolton), A. J. Cook, F. C. L. Jones, W. B. Sanders (Stouffville, Ont.), Donald M. Campbell (Preston, Ont.), D. S. Cassels, G. B. Strathy, J. D. McWilliams, A. E. Ferrie, W. C. Crowther, Prof. J. C. McLennan, F. G. Osler, J. G. Ramsey, John Watt, E. S. Glassco (Oakville), J. K. Fiskien, G. C. Foster, G. L. Lackner, P. H. Jones, J. Hadden, J. D. Conover, H. D. Scott, E. J. Case, H. F. Rice, W. H. Greacen,

Imperial Bank of Canada

C. S. McDonald, H. H. Donald, R. Tew, H. Vigeon, J. W. Carrick, A. M. M. Kirkpatrick, J. A. Northway, G. C. Heintzman, R. S. Waldie, J. W. Hobbs, F. A. Rolph, G. A. Morrow, Robert Carswell, W. H. Lamont, Dr. F. LeM. Grasett, W. Chapman, J. E. Laxton, W. Cecil Lee, G. G. LeMesurier, C. N. Sutherland, Sir James Woods, F. H. Gooch, H. T. Jaffray (Winnipeg), F. W. Scrimes (Saskatoon), J. A. Wetmore (Brandon), J. A. Forster (St. Catharines), M. Morris (Woodstock), R. S. Clark, W. G. More. G. D. Boulton.

The President, Mr. Peleg Howland having taken the Chair, Mr. W. G. More was appointed to act as Secretary and Messrs. A. P. Burritt and D. S. Cassels were appointed Scrutineers.

The Notice calling the meeting was read by the President and the Minutes of the last Annual General Meeting which had previously been distributed to the Shareholders were, with the approval of those present, accepted as read.

Imperial Bank of Canada

The Directors' Report and Annual Statement were read by the Secretary as follows:—

REPORT

The Directors have pleasure in presenting to the Shareholders the Forty-ninth Annual Report and Balance Sheet of the affairs of the Bank as on 31st October, 1923, together with Statement of Profit and Loss Account for the year ended on that date.

The balance at credit of Profit and Loss Account brought forward from last year was. \$1,006,931.33

The net profits for the year ended 31st October, 1923, after deducting charges of management, auditors' fees and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under discount was. 1,141,600.40

To which has been added surplus from realization of Real Estate. 338,801.47

Making a total at credit of Profit and Loss Account of. \$2,487,333.20

This amount has been apportioned as follows:—

Dividends at the rate of 12% per annum . . .	840,000.00
Bonus of 1% for the year.	70,000.00
Annual Contributions to Officers' and Employees' Pension and Guarantee Funds. . .	42,500.00
Dominion Government Taxes.	151,000.00
Reserved for Bank Premises.	100,000.00
Reserved for Contingencies.	250,000.00
Balance of Account Carried Forward.	1,033,833.20
	\$2,487,333.20

It has not been considered advisable, owing to the generally disturbed condition of business, to open any new branches during the year, but a number of new points where prospects seem attractive are now under consideration. The following branches and sub-branches which have proved unprofitable

Imperial Bank of Canada

have been closed:—Glen Morris, Hilton Beach, Smooth Rock Falls, Tottenham and Waldemar, all in the Province of Ontario; Harding, Manitoba; Foam Lake and Krydor, Saskatchewan; Dorenlee, Greencourt, Lousana, Peace River, Spirit River and Whitecourt, in the Province of Alberta.

Your Directors regret that on account of the state of his health, Dr. Merritt is at present unable to attend to the active duties attaching to the Vice-Presidency. The Board has therefore deemed it advisable to appoint an additional Vice-President and Sir James Woods has kindly consented to serve in that capacity.

During the year the decennial revision of the Bank Act was undertaken by Parliament and a number of important changes designed primarily to protect alike the interests of Shareholders and Depositors have been made in the Act.

All branches and the various Departments of the Head Office have been carefully inspected in accordance with the Bank's invariable custom. The Auditors appointed by you at the last meeting have also made their examinations as required by the Bank Act and their report and certificate is attached to the Balance Sheet. Owing to changes in the Act necessitating the appointment of members of separate firms and prohibiting the appointment of an Auditor who may undertake any other work on behalf of the Bank, Messrs. Clarkson and Dilworth have intimated their intention not to seek re-election. It therefore becomes necessary for you to appoint others.

The Directors have again pleasure in bearing testimony to the care and zeal with which the various officers of the Bank have discharged their respective duties during the past year.

All of which is respectfully submitted.

PELEG HOWLAND,
President.

6
Cred. Oct 6000 52000
Reserves for In 47000
+ 12
Require 81000
37000

PROFIT AND LOSS ACCOUNT

31st OCTOBER, 1923

Dividends Nos. 130, 131, 132 and 133, at the rate of 12% per annum.....	\$840,000	Balance at credit of account Oct. 31st, 1922, brought for- ward.....	\$1,006,931.33
Bonus of 1% payable November 1st, 1923. 70,000	—\$910,000.00	Profits for the year ended 31st October, 1923, after deduct- ing charges of management, auditors' fees and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under dis- count.....	1,141,600.40
Contribution to Officers' Guarantee Fund.....	2,500.00	Surplus from realization of real estate.....	338,801.47
Contribution to Officers' Pen- sion Fund as per By-Law No. 33.....	40,000.00		
Reserved for Bank Premises..	100,000.00		
Reserved for Contingencies...	250,000.00		
DOMINION GOVERNMENT TAXES, including tax paid on Circulation and Reserve for Income Tax.....	151,000.00		
Balance of Account carried for- ward.....	1,033,833.20		
	<u>\$2,487,333.20</u>		<u>\$2,487,333.20</u>

RESERVE FUND.

Balance at Credit of Account October 31st, 1923.....\$7,500,000.00

PELEG HOWLAND.

President.

A. E. PHIPPS,

General Manager.

Imperial Bank of Canada

FORTY-NINTH ANNUAL

31st OCTOBER

LIABILITIES

Notes of the Bank in circulation.....		\$10,878,235.00
Deposits not bearing interest.....	\$18,552,059.26	
Deposits bearing interest, including interest accrued to date of State- ment.....	70,890,691.14	
		89,442,750.40
Balances due to other Banks in Canada.....	897,227.57	
Due to Banks and Banking Correspon- dents in the United Kingdom.....	15,383.37	
Due to Banks elsewhere than in Canada and the United Kingdom.....	1,212,122.76	
Letters of Credit Outstanding.....	418,406.79	
		2,543,140.49
Total Liabilities to the Public.....		\$102,864,125.89
Capital Stock paid in.....	7,000,000.00	
Reserve Fund Account.....	7,500,000.00	
Dividend No. 133 (payable 1st Novem- ber, 1923) for three months at the rate of 12% per annum.....	210,000.00	
Bonus of 1% payable 1st November, 1923.....	70,000.00	
Unclaimed Dividends.....	2,596.25	
Balance of Profit and Loss Account carried forward.....	1,033,833.20	
		15,816,429.45

AUDITORS' REPORT TO SHARE- HOLDERS.

We certify that the above Balance Sheet is in accord with the books of the Imperial Bank of Canada, and that in our opinion it discloses the true condition of the Bank as at 31st October, 1923. We have received all the information and explanations we have required and all transactions of the Bank which have come under our notice have been within the powers of the Bank.

G. T. CLARESON, F.C.A.
R. J. DILWORTH, F.C.A.
of Clarkson, Gordon & Dilworth,
Auditors for the Shareholders.

TORONTO, 23rd November, 1923.

\$118,680,555.34

Imperial Bank of Canada

BALANCE SHEET

1923.

ASSETS

Current Coin held by the Bank.....	\$ 1,983,096.64	
Dominion Government Notes.....	10,334,297.25	
United States and other Foreign Currencies.....	79,951.66	\$12,397,345.55
Deposit in the Central Gold Reserves.....		4,502,533.32
Deposit with the Minister for the purposes of the Circulation Fund.....		332,995.43
Notes of other Banks.....		1,204,807.00
Cheques on other Banks.....		6,708,683.48
Balances due by other Banks in Canada.....		414,193.46
Due from Banks and Banking Correspondents in the United Kingdom.....		636,197.61
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom....		938,118.76
		<u>\$27,134,874.61</u>
Dominion and Provincial Government Securities not exceeding market value.....	\$12,037,282.58	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	4,638,663.57	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	458,629.69	17,134,575.84
Loans to Provincial Governments.....	517,998.30	
Loans to Cities, Towns, Municipalities and School Districts.....	5,715,976.47	
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover.....	4,031,933.44	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover.....	1,250,000.00	11,515,908.21
		<u>\$55,785,358.66</u>
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....		55,643,946.39
Non Current Loans estimated loss provided for.....		650,468.00
Real Estate other than Bank premises.....		404,211.95
Mortgages on Real Estate sold by the Bank.....		382,895.63
Bank Premises, at not more than cost, less amounts written off.....		4,798,061.88
Liabilities of Customers under Letters of Credit as per contra.....		418,406.79
Other Assets not included in the foregoing.....		597,206.04
		<u>\$118,680,555.34</u>

PELEG HOWLAND,
President.

A. E. PHIPPS,
General Manager.

PRESIDENT'S ADDRESS

GENTLEMEN:—As is the custom in moving the adoption of the Report I will make some short comments, but will not tax your patience long.

The report and statement that has been presented to you will, I trust, meet with your approval. The regular profits, as you see, have been moderate, but have been augmented by the realization of the difference between cost and the price at which the Dominion Government took over the Lawlor property at the Northwest Corner of King and Yonge Sts., which we had acquired, and where we hoped to establish at some time our Head Office. Whether this difference is sufficient compensation for the loss of what has been looked upon as the best site in Canada is a matter of opinion. I will not comment on the means taken to secure the property from the Bank beyond saying that we looked upon it as high-handed in the extreme.

You will note that we have been able to pay the regular dividend and a bonus of one per cent. for the year, make the usual contributions to Pension and Guarantee Funds, pay the heavy Dominion Government taxes, and carry forward after appropriating \$250,000 for General Contingencies and \$100,000 for Bank Premises Reserve, a somewhat larger balance than last year.

The conditions under which Banks have been working last year have been particularly onerous, such, I think, as have never existed before in Canada, at least within my recollection and the above results have only been obtained by the untiring efforts and utmost care of the Management.

I would not desire that the conclusion should be drawn from what I have said that the Commercial and Industrial Conditions have been worse than they were during the year before, for in some respects they have been better, but banking affairs have been continually disturbed and disturbing, resulting in the confidence of the public being shaken, and leading to a clamour from some quarters for Government Audit or Inspection. Banks prosper primarily as do similar institutions, through the character and ability of those who guide and manage them, qualities that can not be provided by legislation or guaranteed by supervision. Nor do I see how

accumulated weakness or dry rot can remain undiscovered if auditors do their duty under the present system, but the confidence of the public is essential and if it can more quickly be restored after the rude shocks it has received by some system of Government audit or inspection, without the assumption of too much responsibility by Government we will welcome it.

While on the subject I would like to say one word more. I regret to see that the competition of Provincial Governments for the savings of the Public continues. I will not dwell on its unfairness, competing as it does in more ways than one with institutions upon which it imposes heavy taxes, but would emphasize its shortsightedness. The money saved by the people is the Nation's economic life-blood which, circulating through the Banks, enables the Social, Agricultural, Industrial and Commercial Life to be carried on. I doubt if even modern Governments could function without this stream. How shortsighted then a policy which would divert this flow from the system through which it does the most good. It is to be hoped that the recently elected Government of this Province, after investigation, will see its way to do away with this injustice.

The general condition of business is hopeful. The large crop in the West, while not relieving the farming community there of its accumulation of debt, must help, and be of benefit to many interests, including labor and transportation, nor can such a quantity of food-stuffs though realizing low prices, but be beneficial to the world at large, which is in many places so short of the wherewithal to pay.

The products of our forests are finding in one form or another increasing external markets, as is also that of our mines, making prosperous that section of the country where is the greatest development.

Certain branches of fruit farming can not complain of the same unbalanced condition, as does Agriculture generally and we have had in the past seven months of the fiscal year an increased foreign trade with a balance in our favor.

Immigration has increased and employment seems to have been found for those that have come into the country. Altogether we have much to be thankful for. Let us hope that further economies will be practised in the Public Ser-

vice, and that the day is not far distant when our Public debt will begin to be reduced, and we will be freed from some of the hampering taxation.

I regret to say the shareholders are going to lose the services of their present auditors. The Revised Bank Act forbids a Bank Auditor or his firm or anyone connected with it from doing any work of any kind for a Bank for which he audits, other than that of the audit, and Messrs. Clarkson & Dilworth have been compelled to choose the course that is in the best interest of their business, and are giving up all Bank Audits of which they have several. The Act now also compels the appointment of two individuals as auditors who shall have no business connection with one another. The two gentlemen who are offering their services, Mr. A. B. Shepherd, of Marwick, Mitchell & Company, and Mr. Percy C. Baxter of Macintosh, Cole & Robertson, are the Toronto representatives of firms of undoubted standing, and will doubtless perform their duties, if appointed by you, to your satisfaction.

It is with regret that I have noticed a disposition on the part of some shareholders to sacrifice their shares at the present low prices. Your property is worth much more, and is yielding a handsome return, and in my opinion should not be sold except in case of necessity.

I would also like to call the attention of the Saving Public to this Bank as a safe depository for its funds. It is true that owing to many mergers we are now comparatively speaking a moderate sized bank, and there is a tendency to confuse size with soundness, but, if our statement is examined and the total of our cash and readily realizable assets compared with our liabilities to the public it will be seen that we are well able to take care of any probable demands, and further, if our surplus, that is the total of our Capital, Rest and Profit & Loss Account is compared with our liabilities it will be seen that the percentage is high and compares favorably with others.

This Bank has been in existence more than forty-eight years. It has uniformly prospered in a moderate way during those years, and I feel that it will continue to progress. It is your property, and anything you can do towards furthering its continued prosperity will be appreciated by the Management, and will revert to your own benefit.

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I regret that Dr. Merritt is not able to be present today. His health is poor and will prevent him taking an active interest in the affairs of the Bank for some time. Your Directors have, therefore, felt it advisable to appoint another Vice-President, whose services will be available at any time in the person of Sir James Woods, a course which I am sure will meet with your approval. In this connection, we find it necessary to ask for a small increase in the sum allotted for division among the Directors.

I am indebted to the Annual Letters of the Managers, which have been read with much interest, and which in some cases are comprehensive for information from which to estimate conditions generally, and it gives me pleasure to again testify to the faithfulness and zeal of the Staff.

I beg to move the adoption of the report and would ask the new Vice-President to second it. (Applause).

VICE-PRESIDENT'S ADDRESS

Before seconding the adoption of the Report, I would like to speak for a few minutes about the Vice-Presidency of the Bank, which was offered to me and which I have accepted.

It is an honour to be chosen by my co-Directors and to be appointed one of the Vice-Presidents of a Bank with the history and record which the Imperial Bank has, a Bank whose foundations are sure and certain, made strong by close upon fifty years' of sound, progressive, and yet conservative, banking. I recognize, of course, that, with the honour, goes no little responsibility, and unless I was prepared to accept that responsibility I would not accept the honour.

While I cannot claim to have any special knowledge of the technique of banking, I have had a long, varied and unusual experience in the commercial and industrial affairs of the Province, and I believe this experience has been and will be of real value to the Bank.

It is a matter of great regret to me and to Dr. Merritt's many friends, that his state of health is such that he feels he should ask for the appointment of a second Vice-President. Dr. Merritt's uncle and Mr. Howland's father were two of the founders of the Imperial Bank of Canada. No one could possibly have a deeper interest in all that concerns the welfare of the Bank than Dr. Merritt has, and it has pleased me to think that after a lapse of nearly half a century, these two names should again appear in connection with two of the highest offices in the gift of the Bank.

About our President, Mr. Howland, I would like to say that, while he is the head of a large wholesale business, of which he has made a great success, I have come to look on him rather as a banker and he does give more of his time to the Bank than to his own business. There is no detail of the Bank's affairs with which Mr. Howland is not thoroughly familiar and it is to me a great satisfaction to be associated with him, though I shall never attempt to emulate him in the number of hours spent daily in the Bank.

There are other reasons why I enter upon my new duties with satisfaction. I am proud of the way your Bank has

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come through the period of deflation. Few people, even among the shareholders of banks, realize the great national service our banks rendered during that trying time. The losses sustained by commercial and industrial concerns, through the slump in values, were astoundingly large, and it is a noteworthy fact that, circumstances considered, comparatively few failures occurred. Old, well-established and strong businesses had to call upon their Banks for loans far in excess of anything they had previously required, and it is a matter of pride to me, as I am sure it must be to all our shareholders, that the Imperial Bank of Canada went as far as good banking practice would permit in seeing their customers through their time of difficulty. No customer of the Bank can fairly say that he was not treated with the utmost consideration, and though the Bank did follow this policy just as far as prudence would permit, there were few losses, and in nearly every instance our friends are steadily working back to normal conditions.

A second reason for satisfaction is found in viewing the Bank's future. While not one of the largest banks, ours is certainly one of the strongest. The stereotyped phrase "after provision is made for bad and doubtful debts," means, in our case, exactly what it says. In fact, our Contingent Reserve will take care, not only of debts that have shown any signs of weakness, but also of unforeseen contingencies. The practice of the Imperial Bank has been to keep its Board of Directors fully informed at all times as to the Bank's commitments, and everything in connection with the Bank's affairs is of a nature that would inspire confidence.

There is a third reason that occurs to me. I saw recently a financial statement issued by the Corn Exchange Bank in New York, and to it was added this footnote:

"Our listed resources enumerated in this statement do not and cannot include those assets of friendliness and helpfulness which this Bank has in the personnel of its Board of Directors, its Officers and employees, those assets which pay dividends to our customers in service and satisfaction."

These words express tersely and clearly, and in a striking way, what is in my mind; those assets which cannot be card-indexed, which cannot be tabulated, but which earn dividends, not for the customers of the Bank alone, but

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also for its shareholders. A Bank must have its liquid resources and other tangible assets, but there is this added factor, which largely determines a bank's earning power. Theodore H. Price in an article on "Commerce and Finance", terms such assets as "imponderables", things that cannot be weighed, and I am happy in the knowledge that your Bank is possessed in abundant measure of such assets.

In our General Manager, we have a man who understands banking, both in theory and practice. He has the confidence and courage that come of knowledge. He has an alert and keenly analytical mind, is not slow in reaching a decision on any problem, no matter how knotty it may be, and I have been impressed by the fact that his judgment is invariably sound. I know we were criticized for the amount of money loaned to a certain large pulp industry, or group of industries, but the security taken proved to be amply sufficient, and as I recall the situation, I have no hesitation in saying that any Bank in Canada, that had funds available, would have made the advance we did at the time we made it. Mr. Phipps is a good executive head, too, because people like to work with him and for him, and from his immediate associates of higher rank down through the entire staff, there is a spirit of loyalty to the Institution that must make for success.

For these and for other reasons which I shall not take time to mention, I enter upon my new duties with pleasure as well as with confidence.

I beg leave to second the President's motion that the Report which has been read be adopted, printed and circulated among the shareholders of the Bank. (Applause).

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GENERAL MANAGER'S ADDRESS

As you have heard from the President the twelvemonth under review is perhaps unprecedented in history of Canadian Banking. It has certainly been beset with difficulties for Bankers beyond any similar period in my limited experience and in my estimation sufficiently unusual to warrant me reviewing them in somewhat greater detail. Following the unrest occasioned by the Merchants Bank affair the Revision of the Bank Act was brought on early in the year, the proceedings in Committee giving the advanced progressives and theorists the opportunity to give free rein to their views and criticisms. The Revision was completed in the early Summer and to the credit of the framers of the Act the fundamental principles, which have stood the country in such good stead ever since Confederation, remain substantially unchanged, the essential differences being framed with the purpose of strengthening the character of the Shareholders' Audit, which had failed to prevent detection of the condition of the Merchants Bank of Canada, and to make the Returns more direct statements of the value of the assets of the Banks and to increase the responsibilities of the Officers and Directors. While this was in progress in May and in July, two of our Banks wrote down their Rest Accounts. In the case of both Banks the action was, of course, a proper one but was misunderstood by many and the impression went abroad that several of the Banks were unsafe to deal with, whereas, of course, nothing was farther from the truth. The Rest Accounts or Reserve Funds are for the very purpose of making good unusual losses and were very properly so applied by these two Banks, both of whom since making the adjustment have given ample evidence of the soundness of their position. On the 17th August came the collapse of the Home Bank of Canada, which I cannot discuss here as many of the circumstances connected with it are now before the Courts. This was followed by the absorption of the Bank of Hamilton by the Canadian Bank of Commerce, which was announced on 27th August.

It can hardly be wondered that public uneasiness developed notwithstanding that, except in the case of the Home Bank of Canada, not a single dollar of any depositor's money was at any time in jeopardy through the successive circumstances I am reviewing, something which should be a most convincing proof of the soundness of the Canadian Banking system from the depositor's point of view.

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The disturbances caused by the Bank Act Amendment and by the difficulties of some of the Banks were not all we had to contend with: In two of our Provinces at least the Governments had set up Savings Bank Systems ostensibly for the purpose of acquiring funds for the relief of agriculturists but, as it turned out, to obtain at the expense of the Chartered Banks funds for any Government purposes whatever. As the Banker's troubles multiplied, this unfair and—I say advisedly—unwise and extravagant competition was intensified; newspaper advertising in both Provinces was increased and, in the Province of Ontario, canvassers were put out to disturb deposits with the incentive of a very substantial commission.

Is it surprising that the situation became more and more disturbed until it culminated on 15th October in an insensate run on one of Toronto's finest and soundest Banks? The effect of the run was instantaneous; it demonstrated the ability of a sound Bank with capable, honest and experienced management to deal instantly and thoroughly with any situation which might arise. The run stopped as suddenly as it had begun and the air was cleared. Nevertheless, the troubles of the Banks in connection with deposits were not yet over; conditions remained more or less disturbed and, during the month of October, huge loans for subscription in Canada only were put out by the Dominion Government and other governing bodies and once more the country was flooded with canvassers and high-pressure salesmen seeking whatever deposits they could abstract from the Banks.

Under the circumstances, we have no apologies to offer for our somewhat smaller earnings of \$1,141,600.40 after providing for all bad and doubtful debts. This compares with \$638,003.09 for the six months' period ended October 31st, 1922, and enabled the Bank to pay the usual dividend of 12% per annum, plus a bonus of 1%, besides meeting the usual calls of the Pension Fund and Guarantee Fund and \$151,000 of Dominion of Canada taxes and provide something for contingencies and carry forward to the next account \$1,033,833.20 compared with \$1,006,931.83 a year ago. I would here call your attention to the unusual item appearing in the Profit and Loss Account—"Surplus from realization of real estate \$338,801.47." As explained by the President, this is the surplus derived after writing off the cost price through the expropriation by the Dominion Government of

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the Lawlor Building at the corner of King and Yonge Streets, Toronto, the loss of which was a severe disappointment to myself, who hoped to see the Head Office of the Bank established there. Of the amount \$100,000 has been reserved for Bank Premises Account and the remainder, with a small addition from the profits of the year, has been used to make up the sum of \$250,000 set aside for contingencies. You will note by referring to the assets side of the balance sheet that in respect of each item estimated or expected losses have been provided for; and you have my assurance, without any reservation whatever, that the statement before you is conservative in all particulars. I trust that with these explanations the Profit and Loss Account will be considered satisfactory.

Examining the balance sheet and taking the liabilities first—the circulation at \$10,878,235 is somewhat more than what it was a year ago, when it stood at \$10,577,295. Our circulation has consistently stood at somewhat higher figures throughout the year, indicating, especially when the lower prices of commodities are taken into consideration, that the activity of the Bank's business has been fully maintained—an important point. The deposits not bearing interest are \$18,552,059.26 compared with \$19,338,397.72, a falling off of \$836,338.46 compared with last October. The deposits bearing interest are \$70,890,691.14 compared with \$71,718,574.18 last October or \$827,883.04 less. All deposits reach the very substantial total of \$89,442,750.40. This I consider quite satisfactory. It reflects in a gratifying degree the confidence of the public in the Bank. There is no safer depository in the Dominion than the Imperial Bank of Canada.

The other items in the liabilities to the public, totalling \$2,543,140.49, merely represent deposits and other balances outstanding due to Agents and Correspondents and Letters of Credit outstanding. We have no borrowings or debit balances in the accounts of our Agents at home or abroad and no borrowings from the Government under the Finance Act, nor have we had at any time during the year.

Turning to the assets, we have as you will see in readily available assets the substantial sum of \$55,785,358.66 compared with \$53,520,449.77 a year ago. The proportion of our liquid assets to our total liabilities has risen from 51% last year to 54% this year, which shows the Bank to be in

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perhaps the strongest position in its history. Of these readily available assets \$27,134,874.66 is in cash, notes and cheques on other Banks, deposits in the Central Gold Reserves and credit balances in the United States and elsewhere, being practically 50% of our readily available assets and no less than 26% of the Bank's entire liabilities to the public. Of the secondary quick assets, Dominion and Provincial Government securities and Canadian Municipal securities, etc. are \$17,134,575.84, the balance of \$11,515,908.21 being made up of loans to Provincial Governments, Cities, Towns, Municipalities, Call and Short Loans in Canada and the United States and other readily available items.

The current loans and discounts in Canada—we have none elsewhere—after making full provision for all bad and doubtful debts, (the addition of these words is one of the stipulations laid down by the new Bank Act) amount to \$55,643,946.39 compared with \$58,720,099.84 last year, a falling off of slightly over \$3,000,000. With the disturbed conditions, which I have referred to more than once, we have thought it advisable to keep the Bank's position strong and liquid rather than expand our loans and are well satisfied to see them standing at the present figure—incidentally the Bank is in an excellent position to avail itself of any good, sound business which may be offering from time to time.

The next item on the balance sheet is the non-current loans \$650,468, which is a classification ordered by the New Bank Act and which replaces the old heading of "Overdue Debts," which has been done away with. It is a broader term and under this classification the amount of delinquent items is somewhat larger, the overdue debts on the last balance sheet being \$366,700.84. It is to be noted again that before the total is arrived at that estimated losses have been provided for.

The only other item calling for remark is the Bank Premises Account \$4,798,061.88. The principal changes, of course, were occasioned by the expropriation of the Lawlor Building, resulting in a reduction of approximately \$850,000 and payment being made for the Bank of Montreal premises in Vancouver (which you will remember I advised you at our last Annual Meeting had been acquired by this Bank). In addition, we have built or are building new offices at the corner of Danforth and Carlaw Aves. in the City of Toronto,

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at Kapuskasing, Kirkland Lake and Matheson in Northern Ontario, and have purchased the buildings we formerly rented in Harrow and Sandwich, all transactions of minor importance, the net result of it all being a decrease in Bank Premises Account of about \$725,000. During the year we have continued our policy of not extending our list of Branches; on the contrary fifteen offices, most of them sub-offices, have been closed, where the prospects did not seem to justify continuance, reducing the total number of Branches actually in operation to 191.

In this connection, you may have seen by the papers in the last few days that the Bank has acquired the premises formerly occupied by the Home Bank on Church Street. I may now say we hope to acquire, at a satisfactory figure, their premises at the corner of Bloor and Bathurst Streets, Toronto, and perhaps one or two more City offices. As these Branches have enjoyed substantial business when operated by the Home Bank, we believe each will prove a valuable acquisition.

The President has referred with regret to the fact that, owing to disturbed conditions, some Shareholders, becoming uneasy, have disposed of their stock. It is gratifying to know that, notwithstanding this, the number of Shareholders has actually increased one hundred from 2264 to 2364 during the year.

The Staff now consists of 998 men and 272 women and, as stated by the President, continue to perform their duties with faithfulness and zeal and to my entire satisfaction.

You have been told that your Auditors, Messrs. Clarkson & Dilworth are not offering themselves for re-election. May I take the occasion of assuring you of the faithfulness with which they have performed their duties. Ever since I held the position of Inspector in the Bank I have worked with them and I can testify to their thoroughness, to their courteousness and to the great value of their services to the Executive through obtaining the benefit of their experience in diversified lines of business.

I would also like to express my regret at the continued impaired health of Dr. Merritt and at the same time to express my lively satisfaction that Sir James Woods has accepted a Vice-Presidency. I am satisfied that not only the Bank's business but the breadth of view of the Executive

will be greatly extended by the wide experience and clear thinking that Sir James will be able to bring to our councils.

Sub-Sections 6 and 7 of By-law No. 26 provide that the President may hold the office and receive the emoluments of General Manager, which was necessary while the late Mr. Wilkie occupied the dual position but is not now suitable. You will be asked later on to repeal this By-law and substitute for it another permitting any Director to hold any office to which he may be appointed by the Board. Owing to increased responsibilities being placed upon Bank Presidents and Directors I feel that the Board should be in a position to suitably recompense its President or any Director who gives a large proportion of his time to your service, an arrangement already in effect in practically all of the larger Banks. The alteration of the By-law is at my instigation and has my hearty approval, as I trust it will have yours.

I have already taken up more of your time than I should and will not more than touch on conditions as I see them. In Ontario, dairying and agriculture generally have yielded a fair return; lumbering has been reasonably satisfactory with a somewhat less favorable outlook owing to curtailment of house building and increased competition in the U.S. markets from the Pacific Coast via the Panama Canal; pulp and other woods' operations continue to be active and the mining of precious metals is being vigorously prosecuted with good results; retail business and some lines of manufacture show activity although I fear not much money is being made. In the West—in British Columbia, on the Coast, lumbering, shipping and salmon canning have all been prosperous and, in Alberta, although the livestock industry continues to be depressed the abundant harvest cannot but make for improvement. Saskatchewan, with a generally satisfactory crop and more mixed farming, has experienced a better year, but in Manitoba, where the crops have been poor and the supply houses are carrying heavy loads for country merchants, there continues a feeling of depression. Altogether, matters might be very much worse. We have advanced another year towards normal conditions, and if we are granted a reasonable return for our labours and practise economy and thrift publicly and privately we can look forward confidently to a gradual return to better times. (Applause).

The PRESIDENT: Gentlemen, if you are ready for the question I will move, seconded by Sir James Woods, that

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the Report which has been read be adopted, printed and circulated among the Shareholders. (Carried).

The next matter of business is the appointment of Auditors and before that motion is proposed I will ask the Secretary to read a letter I have received from our present Auditors expressing their regret at giving up their position.

The Secretary then read the letter as follows:—

Toronto, November 26, 1923.

Peleg Howland, Esq.,
President,
Imperial Bank of Canada,
Toronto,

Dear Mr. Howland:

We have completed our work upon the audit for the year ending 31st October, 1923 and have signed the Balance Sheet to be submitted to your Shareholders at the meeting on Wednesday, and we desire to express again our great appreciation of the fact that throughout a period of ten years your Shareholders have honoured us by appointing us as their Auditors. We have had during the whole of that period the most thorough co-operation of those connected with the Bank in all matters relating to the discharge of our duties, and this applies not only to yourself as President and the General Manager and his predecessors, but as well to the Assistant General Manager and the other officers. We feel that it was largely in consequence of this attitude that we found on all occasions every member of your staff willing and prompt to furnish such information as we sought in connection with our audit. Under such circumstances our work has been expedited and our relations have always been of the most cordial nature.

It is with very great regret that we feel compelled to relinquish our position as your auditors, and as we have already assured you, our only reason for taking this step lies in the limitations which would be imposed upon us by Sub-section 15 of Section 56 of the new Bank Act, as we explained to you and Mr. Phipps orally some weeks ago.

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Your Bank has been in existence now close upon fifty years, and we sincerely wish it a long continuance in the honoured position it has attained.

Will you be kind enough to convey to your Directors and the Shareholders our thanks for the confidence reposed in us in the past and to accept, personally, our sincere thanks for the courteous treatment which has always been extended to us.

Yours faithfully,

G. T. CLARKSON

R. J. DILWORTH.

The PRESIDENT: As I have already said we are very sorry to lose their services. I would like someone to make a motion for the appointment of the new Auditors.

Mr. W. CROCKER: It is moved by myself, seconded by Mr. H. A. Jones, that A. B. Shepherd, C.A., of Marwick, Mitchell & Company, and P. C. Baxter, C.A., of Macintosh, Cole & Robertson, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed \$10,000.

Mr. H. A. JONES: I beg to second the motion.

The PRESIDENT: Are there any remarks? I think these gentlemen are quite competent.

The motion was put to the meeting and carried.

The PRESIDENT: I don't know whether I should call for this or not, this is a vote of thanks to the Directors. If anyone feels like moving it we will be glad to receive it, I suppose.

Professor J. C. McLENNAN: Mr. President and Gentlemen. I wish to move that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year. I do this, sir, with a great deal of pleasure. We have just heard that we have come through a period of deflation and I believe we have come through it very well. It has been my privilege to have been brought into touch with certain phases of the activities of the Imperial Bank of Canada and it is my opinion, supported I may say with

some knowledge of the situation, that in a very trying period the business has been handled with wisdom, prudence, uprightness and honesty. I want to emphasize that word "honesty". One cannot be present at a meeting such as we are holding here to-day and not feel that the statement made by the Directors have been made with the confidence of honest men. That is the note which is prevalent throughout the community to-day regarding this institution. It is the general opinion I believe, that the Directors of the Imperial Bank are prudent and honest men. This leads me to take peculiar pleasure in moving this vote of thanks to them. There has been a very trying period as I have mentioned. A year and a half ago a situation developed which caused some of us to look into the affairs of the Bank rather closely. On that occasion I am glad to say I was treated with the greatest courtesy. To me it gave pleasure and great satisfaction to find that, when public confidence in financial institutions generally was beginning to waver, the Directors of this Bank were thoroughly prepared to meet any possible contingency that might arise. A run such as occurred on such a fine and solid institution as the Dominion Bank of Canada, a Bank towards which we all have a very friendly feeling, was a thing which was a possibility at almost any time during the past year and a half. I can assure you, gentlemen, that the Directors of this Bank were prepared at any stage to bring forward such support, no matter how suddenly it was required, as would have enabled them to deal with such a situation adequately. This gave those who were very closely associated with this Bank a confidence that enabled them to sleep at night very easily.

There are situations that often arise in carrying on the affairs of every Bank that cause the Directors some anxiety. The Imperial Bank is, I take it, no exception in this regard. The Banks have large sums of money on deposit and these must be invested. The money may be loaned to small firms, but small firms are not sufficiently numerous to absorb all the funds the Banks have available. The funds to a certain extent, must be loaned to the larger industrial organisations, often to very large organisations, consisting of various allied and subsidiary companies. If there is any want of discretion or lack of judgment shown in the management of one of these allied or subsidiary organisations, securities which might be quite sound

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and quite valuable, were the whole organisation going well, may change suddenly in value and become, perhaps, insignificant. Directors such as we have here know that full well, and I must express the admiration I feel for the way they have handled complicated situations of this character. They have shewn firmness as well as honesty and prudence and the result is the fine report that has been made to us to-day.

There is just one other matter I would like to touch on, and upon which I feel very strongly, and that is this,—there is a philosophical side to banking as well as a technical side. On the philosophical side of it comes up the question of the creation of wealth in a country such as Canada. In the broadest sense banking, to be successful, must have attention paid to matters of this kind. Are we as bankers, or as those interested in banks, giving the attention to the creation of wealth in this country that we should?

I am associated, as you know, with the pursuit of Science in the University and I can see place after place where wealth can be created in this country by improvements in our methods of manufacture, by the utilization of recent inventions, and by the discovery of new processes. Are the Banks and are the Directors using their influence to have formulated a public policy that will demand and utilize all the aid that Science can offer for the creation of wealth? I would like them to give consideration to this matter. Many other countries are moving in this direction. Shall we follow their lead? (Applause.)

Venerable Archdeacon DOHERTY: I have very much pleasure in seconding that motion.

The PRESIDENT: It is moved by Professor McLennan, seconded by Ven. Archdeacon Doherty: That the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year. (Carried.)

The PRESIDENT: I am sure we all appreciate very much what has been said. I would like to say that I could not answer Professor McLennan's last remark offhand, but I think all the Banks are assisting indirectly in the development of this country in a marked way. I am going to ask Mr. Rolph to reply to this.

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Mr. F. A. ROLPH: Mr. President, Professor McLennan and Gentlemen: It affords me a particular pleasure to respond to this vote of thanks, especially on account of what Professor McLennan has been good enough to say. A man occupying the eminent position he does in science in the University of Toronto and the wonderful success which has crowned his efforts makes it all the more appreciative that he should say such kindly words about the Directors of this banking institution, which I think are nevertheless deserved under the very trying conditions we are passing through. I think the thanks, gentlemen, should be more particularly directed to our worthy President. I cannot help but emphasize what my good friend, Sir James Woods, has already said, that we do owe a great deal to our President. He is a most conservative gentleman in regard to the money of the Bank which is loaned. He is considerate at all times. He has got profound insight and a most wonderful memory. I cannot help but marvel at what he is able to tell us about loans that I have forgotten all about, and on many occasions he can even prompt the General Manager. Now, a man like that in this institution does help to inspire one with confidence. There is only one thing to say in regard to the President and that is that he devotes so much attention to the Bank's affairs that I do not think he pays sufficient attention to another very great asset, the asset of health. He should take more recreation, he should take a longer vacation. That I think is the wish of all the Directors of this institution and we hope he will act upon the suggestion, but he is a hard man to move when he makes up his mind to do anything to the contrary.

It is also a great satisfaction to me that my friend, Sir James Woods, has accepted the position of Vice-President. That I think is something which the Shareholders can look upon with a very great deal of satisfaction, as well as the other Directors. He has always been a most valuable member of the Board and will render greater service in the future.

We all feel a great deal of sympathy with Dr. Merritt and I hope it is not going to be long before he is back with us again.

The financial institutions of Canada are unquestionably fundamentally sound, but we have been passing through a period of anxiety and it has been a period of considerable anxiety for the Directors, not in regard to the soundness

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of their own institution but because the public is very sensitive at the present time. We need, as Sir James and Mr. Howland have already said, the confidence not only of the public, we need the confidence of the Shareholders. I feel from what you have stated that we have that confidence. We have unfair government competition to contend with. That also I think should be remedied. But with all the complex questions of to-day, gentlemen, the Imperial Bank is making progress. It has done exceedingly well in the past. We have a long and honourable record behind us and all I can say is with your co-operation we can look forward undoubtedly to a continued and increasing prosperity which will be to our benefit. I thank you very much for the very kindly way in which you have proposed the vote of thanks. (Applause).

The PRESIDENT: There is a by-law which has been mentioned particularly by the General Manager. I will ask the Secretary to read it and then perhaps some of you will be good enough to move that it be approved of.

The Secretary then read proposed By-law No. 39 as follows:

BY-LAW No. 39.

That By-law No. 26 of the By-laws of the Bank as amended from time to time be and the same is hereby repealed and the following enacted in lieu thereof:—

1. The affairs of the Bank shall be under the control and management of a Board of ten Directors with power to the Directors from time to time to increase the number to not more than twelve.

2. Each Director shall hold Capital Stock of the Bank on which not less than \$5,000 has been paid up.

3. Three Directors shall form a quorum.

4. The Annual remuneration of the Directors shall be a sum not exceeding \$30,000 which shall be divided amongst the Directors including the President and Vice-Presidents in such proportions as they shall determine.

5. In addition to participating in the Annual remuneration of the Directors, any Director who may be appointed to any executive position by the Board is hereby declared to be entitled to receive the remuneration attached to such position as from time to time fixed by the Board.

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Major AIKINS: Gentlemen, I have much pleasure in moving that by-law No. 39 as read be and the same is hereby approved and adopted and that the seal of the Bank be attached thereto.

Mr. H. C. BOOMER: I beg to second the resolution. In doing so I would like to take this opportunity of saying that the Shareholders I have no doubt are in perfect accord in regard to the appointment of Sir James Woods as Vice-President of this Bank, and that we have very great pleasure in having him in that position.

The President put the motion which was carried.

The PRESIDENT: The next motion is a vote of thanks to the Staff, and I don't have any hesitation in calling for it at all.

Mr. F. G. INWOOD: Mr. President, I desire to move, seconded by Mr. J. C. Moor: "That the thanks of the Shareholders be given to the General Manager, the Assistant General Managers and other officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties."

Mr. President, I desire to say one or two words upon this resolution. I think it expresses what the Shareholders feel. For forty-five years out of the forty-eight years of the history of the Imperial Bank, the institution I am in charge of has conducted the whole of its banking business throughout the whole of the Province and Dominion through the Imperial Bank and I am in a position to say from experience that that service has been entirely satisfactory in every respect. I cordially endorse all that has been said about the President and Directors, but they could not succeed to the great and high degree they did were it not for the splendid working staff of the Bank who I submit are the Peers of any Bank in the Dominion of Canada. (Applause.)

I think there is only one point that I would like to improve on in President Howland and General Manager Phipps, and I suggest this to you, that they have all the merits and qualifications that we desire but they are too modest. I think they could very well do as many other general managers and presidents do, swell out their chests a little more and praise up this great Bank. I submit this to the Share-

Imperial Bank of Canada

holders, and I am very glad that this splendid statement which we have got to-day affords every one of us comfort and satisfaction. I agree with President Howland that no Shareholder need sell any of his stock at the present market price. I am not a prophet but I hope to live to the day, and it will not be far distant, when the stock of this Bank, as it ought to be, will be at least 200 on the market. (Applause).

Mr. J. C. MOOR: Mr. President, I have very much pleasure in seconding this resolution. In doing so I would also like to add to what Mr. Inwood has already said as to the staff of the Imperial Bank. I think we as Shareholders owe a good deal to them. I have noticed whenever branch Banks have opened they have been generally a success. I don't wonder at it. At the corner of Yonge and Ann Streets the Imperial Bank was the last Bank to open a branch where there were five competitors ahead of them. What have they done? Made a success of it, and largely through the present branch manager, their staff being excellent. I have been there so continually I know these things and I notice these things and I have very great pleasure in seconding this resolution. (Applause).

The PRESIDENT: I don't think anything could please either the General Manager or myself or the Directors more than praise of the staff throughout the Bank and it is with very great pleasure I am sure that we have heard it to-day: The motion is as follows: Moved by Mr. F. G. Inwood, seconded by Mr. J. C. Moor: That the thanks of the Shareholders be given to the General Manager, the Assistant General Managers and other officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties. (Carried).

The PRESIDENT: I am going to ask Mr. Kirkpatrick, from Edmonton, who is Manager of the branch at Edmonton, a very important branch indeed it is of the Bank to-day, and Mr. E. S. Houston, of Ottawa, who is Manager of another very important branch, to reply to this motion if they will be good enough.

Mr. KIRKPATRICK: Mr. President and Gentlemen: I wish to thank you very much on behalf of the staff for the resolution which has just been passed. As a very small Share-

holder I appreciate very much the statement which has been presented to us to-day, but as a member of the staff I, and I am sure all the staff appreciate the statement very much more than the Shareholders do. I can assure the Shareholders that with the President who is himself a banker and with Sir James Woods as Vice-President, and with the Directors, and the General Manager and the Assistant General Managers whom I have known ever since they were junior clerks and who have grown up in the institution, and with the true and loyal staff we have, we will continue to receive good reports in the future and that the Imperial Bank of Canada will forge ahead even faster than it has done in the past. I wish to thank you, gentlemen, for the very hearty vote of thanks which you have passed. I can assure you it is appreciated by all the members of the staff. (Applause).

Mr. HOUSTON: Mr. President and Gentlemen: Mr. Kirkpatrick has covered the ground so well that there is really nothing I can say and I will merely content myself with expressing the sincere gratitude of all the members of the staff for this very hearty vote of thanks. (Applause).

The PRESIDENT: The next order of business is the election of Directors and there is a motion to be made in that respect.

Mr. Alex. Rankin moved, seconded by Mr. R. Ross: That the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of ten Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered. (Carried).

The ballot was taken and the scrutineers presented their report which was read by the President and showed the following Directors elected for the ensuing year: Messrs. Peleg Howland, William Hamilton Merritt, M.D., Sir James Woods, Sir James Aikins, K.C., John Northway, J. F. Michie, Frank A. Rolph, R. S. Waldie, George C. Heintzman and J. W. Hobbs.

The meeting then adjourned.

Imperial Bank of Canada

COMPARATIVE STATEMENT

SHOWING THE PROGRESS OF THE BANK

	Capital Paid Up.	Reserve Fund.	Deposits.	Total Loans.	Total Assets.	Dividends
1876....	\$ 804,883	\$ 25,000	\$1,576,713	\$2,338,582	\$3,129,735	8%
1880....	886,132	100,000	2,111,934	2,886,325	3,711,209	7%
1885....	1,500,000	480,000	3,652,942	5,078,731	6,777,272	8%
1890....	1,500,000	700,000	6,197,873	6,766,020	9,732,431	8%
1895....	1,963,600	1,156,800	9,409,479	8,425,408	13,866,349	80% Plus Bonus 1%
1900....	2,458,603	1,700,000	14,137,778	13,594,745	20,308,394	9% Plus Bonus 1½%
1901....	2,500,000	1,850,000	15,515,756	14,363,603	22,182,543	9¼%
1902....	2,500,000	2,125,000	17,757,120	16,276,632	25,051,440	10%
1903....	2,983,896	2,636,312	19,680,231	17,860,168	28,332,382	10%
1904....	3,000,000	2,850,000	21,844,521	19,164,465	30,760,097	10%
1905....	3,000,000	3,000,000	23,976,968	21,404,477	33,095,525	10%
1906....	3,927,741	3,927,741	28,499,302	26,348,132	39,779,812	10%
1907....	4,773,948	4,773,948	31,928,099	29,388,600	45,641,257	10¾%
1908....	4,965,757	4,965,757	30,150,125	28,236,080	43,804,195	11%
1909....	5,000,000	5,000,000	36,063,516	30,869,862	50,254,066	11%
1910....	5,000,000	5,000,000	41,399,889	36,466,019	56,239,000	11%
1911....	5,769,559	5,769,559	46,504,492	38,924,764	63,710,026	11¼%
1912....	6,000,000	6,000,000	54,987,979	44,839,638	73,751,667	12%
1913....	6,788,169	7,000,000	56,802,111	47,794,377	77,964,108	12%
1914....	7,000,000	7,000,000	58,238,854	49,888,355	78,863,251	12%
1915....	7,000,000	7,000,000	55,081,904	48,410,659	75,568,247	12%
1916....	7,000,000	7,000,000	60,218,627	46,409,027	81,911,757	12%
1917....	7,000,000	7,000,000	66,199,281	50,767,243	90,775,728	12%
1918....	7,000,000	7,000,000	75,394,652	50,252,209	101,817,909	12%
1919....	7,000,000	7,500,000	83,198,234	59,663,123	112,186,457	12%
1920....	7,000,000	7,500,000	97,784,217	74,736,153	128,274,168	12% Plus Bonus 1%
1921....	7,000,000	7,500,000	99,125,011	77,176,033	128,376,612	12% Plus Bonus 1%
1922....	7,000,000	7,500,000	91,106,971	72,098,340	119,700,571	12% Plus Bonus 1%
1923....	7,000,000	7,500,000	89,442,750	69,015,834	118,680,555	12% Plus Bonus 1%

List of Shareholders
of the
Imperial Bank of Canada
as on October 31st, 1923

List of Shareholders of the Imperial Bank of Canada

as on October 31st, 1923

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.	Smiths Falls	17
Abbott, Oscar C.	"	33
Abbott, O. C., Annie J. Tait and H. S. Coombs, Exors. Estate W. L. Tait	"	10
Abbott, Mrs. Rachel G., in trust for Paul Abbott	Cleveland, Ohio.	1
Abel, Miss Helen	Fergus	3
Adams, Mrs. Amy E.	Sault Ste. Marie	49
Adams, Mrs. Annie S. C.	Port Perry	4
Adams, H. J. M.	Duncan, B.C.	8
Addison, Mrs. Elizabeth A.	Toronto	10
Adkins, Mrs. Jean and Mrs. Florence Adkins, Joint Account	Hamilton	5
Adkins, Wm.	Toronto	6
Adney, John H.	"	12
Aggett, John T.	"	25
Aikins, Gordon H.	Winnipeg, Man.	15
Aikins, Sir J. A. M., K.C.	"	179
Ainslie, Mrs. Nellie S.	Toronto	7
Aitken, Mrs. Elizabeth G.	Cheviot, Sask.	4
Akers, Mrs. Emily	Toronto	5
Albers, Simon J.	Wetaskiwin, Alta.	5
Albon, Miss Ada L.	St. Catharines	10
Albright, Mrs. Jessie J.	Vineland	25
Alcorn, Samuel	Lindsay	2
Alexander, Mrs. Jennie	Conn.	10
Alexander, Mrs. Maude	Toronto	16
Alexander, Exors. Estate Wm.	Santa Barbara, Cal.	29
Allen, B.	Dafoe, Sask.	2
Allen, Wm. L.	Sault Ste. Marie	20
Ambrose, Mrs. Isabel A.	Hamilton	10
Amys, Arthur L.	Peterborough	10
Anderson, Miss Annie	Gores Landing	5
Anderson, Mrs. Dorothea S.	Ottawa	12
Anderson, Mrs. Emily L.	Detroit, Mich.	4
Anderson, Miss Emily L.	Toronto	30
Anderson, Mrs. Florence	Galt	2
Anderson, Miss Florence G.	Detroit, Mich.	2

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Anderson, Ross.....	Newburgh.....	7
Anderson, W. R.....	Matheson.....	1
Andrews, Miss Esther J. A.....	Toronto.....	17
Applegath, Mrs. Elizabeth Z.....	".....	10
Applegath, F. C.....	".....	10
Applegath, L. J.....	".....	35
Appleyard, Revd. Edward, and Anna M. Appleyard, or the Survivor.....	Woodstock.....	15
Appleyard, R. H.....	Humberstone.....	5
Archbold, Lt.-Col. Francis H. W.....	Baghdad.....	22
Archer, Edward.....	Toronto.....	56
Archer, Miss Ursula.....	".....	4
Archibald, Exors. Estate C. B.....	Truro, N.S.....	15
Ardagh, H. H.....	Barrie.....	10
Ardern, Mrs. Marion J.....	Calgary, Alta.....	1
Armbrust, Robt. J.....	Chantler.....	1
Armour, A. D.....	Toronto.....	2
Armour, Exors. Estate E. Douglas, K.C..	".....	37
Armour, Robt. G.....	".....	1
Armstrong, Mrs. Charlotte.....	St. Catharines.....	27
Armstrong, D. N.....	St. Louis, Mo.....	31
Armstrong, Herbert W., M.D.....	Fergus.....	60
Armstrong, Miss Jean.....	St. Louis, Mo.....	11
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct. .	Chico., Cal.....	11
Armstrong & Cook.....	Toronto.....	50
Arnold, Mrs. Martha C.....	St. Catharines.....	30
Arnoldi, Mrs. Emily P.....	Ottawa.....	21
Arthurs, Mrs. Anne J., Trustee.....	Toronto.....	216
Ashbridge, Jesse.....	".....	50
Ashley, Mrs. Mabel B.....	Brampton.....	4
Atchison, Revd. W. E.....	Fergus.....	3
Atherton, T. A.....	London.....	5
Athoe, William G.....	Ridgeway.....	50
Atkin, Gilbert McI.....	Banff, Alta.....	32
Auld, Mrs. Christina M.....	Toronto.....	7
Austin, Albert W.....	".....	50
Avonmore, Viscountess Mabel Sara.....	Bournemouth, Eng.....	7
Aykroyd, Mrs. Mable P.....	Toronto.....	2
Babbitt, Mrs. Jennie S.....	Toronto.....	5
Badger, Mrs. Mary.....	Ridgeway.....	2
Bagnani, Madame Florence R.....	Rome, Italy.....	86
Bailey, Mrs. Ella E.....	Edmonton, Alta.....	5
Bailey, Mrs. Gertrude.....	N. Vancouver, B.C.....	5
Bain, George D.....	Sussex, N.B.....	58
Bain, James W., K.C.....	Toronto.....	60
Bain, John A.....	Moncton, N.B.....	4
Bain, Mrs. Mary.....	Toronto.....	375
Baker, Miss Alberta M.....	North Bay.....	50
Baker, Allen R.....	Thessalon.....	20
Baker, Mrs. Bessie W.....	Kingston.....	2
Baker, H. P.....	Toronto.....	5
Baker, Rev. Hibert R.....	Victoria, B.C.....	4
Baker, Miss Olive M.....	Ridgeway.....	33
Baldwin, Harry W.....	Toronto.....	4

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Baldwin, Rev. H. Grasett.....	Farnham, Eng.....	50
Baldwin, Exors. Estate Henry St. George	Toronto.....	25
Baldwin, Trustees Estate J. B., M.D....	".....	20
Baldwin, L. H.....	".....	22
Baldwin, L.H., in trust for Miss Elizabeth		
A. M. Baldwin.....	".....	28
Baldwin, Trustees Estate W. A., M.D....	".....	71
Bales, Miss Maria J.....	".....	6
Balkwill, Mrs. Sarah J.....	St. Thomas.....	20
Ball, Miss Louisa A.....	Toronto.....	56
Ballantyne, A. W.....	".....	50
Ballentine, John D.....	Bankhead, Alta.....	5
Bancroft, Mrs. Dorothy, Treas. M. C.		
League.....	Quebec, P.Q.....	4
Bancroft, Mrs. Margaret.....	Vancouver, B.C.....	3
Barber, Mrs. Edith J.....	Chatham.....	10
Barber, Mrs. Laura L.....	Essex.....	24
Barnum, Mrs. Margaret.....	Brighton.....	25
Barrie, Mrs. Winnifred J.....	Toronto.....	42
Barron, Miss Grace C.....	Fonthill.....	11
Barthelmes, A. A.....	Toronto.....	10
Bartlett, Mrs. Janet B.....	Dunnville.....	3
Barton, Chas. F.....	London, Eng.....	15
Barton, Geo. E. and Louise W. Barton		
or Survivor.....	".....	15
Bate, Arthur W.....	St. Catharines.....	20
Bate, Charles F.....	Brampton.....	20
Bate, Edward N.....	Toronto.....	15
Bate, Henry N.....	St. Catharines.....	20
Bate, Herbert M.....	".....	15
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103
Bate, Thomas B.....	New Orleans, La.....	20
Bate, Exors. Estate Thomas B.....	St. Catharines.....	77
Bate, W. Thornton.....	".....	20
Bateman, Mrs. Agnes.....	Cobalt.....	5
Bateman, G. C.....	".....	15
Bates, Mrs. Norma M.....	Ottawa.....	7
Baxter, D. W.....	Woodbridge.....	35
Baxter, John W.....	Ridgeway.....	6
Baynes, Mrs. Gladys A. H.....	Albert Head, B.C.....	3
Baynes, Humphrey.....	".....	27
Beath, James.....	North Bay.....	12
Beattie, Miss Mabel J.....	Woodstock.....	10
Beatty, Mrs. Jean A., in trust for Jean		
M. Beatty.....	Fergus.....	1
Beatty, Mrs. Lillian M.....	Toronto.....	21
Beatty, Mrs. Martha.....	Fergus.....	10
Beatty, Mrs. Mary F.....	".....	8
Beaty, H. T.....	Toronto.....	12
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Beemer, Frank, M.D.....	Vittoria.....	30
Beeshy, Mrs. Clara E.....	Ridgeway.....	20
Beeshy, M. I.....	".....	10
Begg, John W., M.D.....	Guilford, Conn.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4

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Bell, Mrs. Annie.....	Ottawa.....	8
Bell, Charles, Surv'g Trustee.....	Halifax, N.S.....	2
Bell, Mrs. C. Muriel.....	Toronto.....	15
Bell, J.P., and Madeleine E. Bell, Trustees Estate Annie M. Park.....	Hamilton.....	2
Bell, Miss Madeleine E.....	".....	36
Bell, Mrs. May E.....	Toronto.....	20
Belmont, Mrs. Maude S.....	New York, N.Y.....	18
Benjamin, Mrs. Henrietta.....	Toronto.....	1
Benson, Mrs. Alice M. McK.....	".....	9
Benson, Miss Clara C.....	Port Hope.....	11
Benson, Miss May L.....	St. Catharines.....	6
Benson, Miss Susan E.....	".....	49
Benson, T. B. F.....	Port Hope.....	6
Benson, Exors. Estate Judge Thos. M.....	".....	58
Berard, Miss Irma.....	St. Raphael, Var. France.....	50
Berry, Miss Christena J.....	Corinth.....	2
Berry, H. L.....	Walkerville.....	1
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	7
Berwick, Miss Bessie.....	Brooklyn, N.Y.....	5
Berwick, John W. R.....	Mount Vernon, N.Y.....	3
Bethune, Arthur M.....	Hamilton.....	2
Bethune, Miss Beatrice M.....	Toronto.....	33
Bethune, Rev. C. J. S., in trust.....	".....	78
Bethune, Miss Margaret V.....	".....	33
Bethune, Admstr. Estate Miss Marion L.	".....	33
Bevan, Rev. William.....	Niagara Falls, South.....	30
Beverly, Alex. B.....	Toronto.....	40
Bews, John T., in trust.....	New Liskeard.....	3
Bickerton, Jas. G.....	Woodstock.....	17
Bicknell, Alfred.....	Toronto.....	16
Bicknell, Alf., Annie & J. W., Trustees..	".....	5
Bicknell, Exors. Estate Miss Annie.....	Hamilton.....	11
Bicknell, James W.....	Toronto.....	7
Bicknell, Mrs. Minnie.....	".....	28
Biggar, Miss Jane E. J.....	Mohawk.....	5
Bingham, C. D.....	Toronto.....	10
Bingham, Mrs. Emma K.....	Aylmer.....	14
Bingham, R. W.....	Eau Claire, Wis.....	52
Bingham, Wm. C.....	Aylmer.....	15
Black, A. H.....	Toronto.....	23
Black, A. T.....	New York, N.Y.....	16
Black, Miss Charlotte E.....	Toronto.....	25
Black, F. A.....	Fergus.....	10
Black, Frederick J.....	Aurora.....	13
Black, Mrs. Helen.....	Fergus.....	27
Black, J. C.....	Toronto.....	115
Blackberg, A. L.....	Revelstoke, B.C.....	3
Blagborne, Mrs. Medora.....	Ridgeville.....	9
Blair, Mrs. Myriene L.....	Brantford.....	11
Blakely, John P.....	Picton.....	6
Blanchet, John.....	North Bay.....	30
Blessing, David S.....	Harrisburg, Pa.....	5
Boeckh, John C.....	Toronto.....	7
Boger, Mrs. Sarah E.....	Winnipeg.....	5

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Bolster, Miss Frances I.	Vancouver Island, B.C.	2
Booker, Mrs. Jessie W.	Monrovia, Cal.	18
Booker, Newman.	"	7
Boomer, Miss Gertrude A.	Toronto	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	100
Boomer, Miss Jessie I.	"	16
Booth, Arthur.	Victoria, B.C.	7
Booth, G. E. H.	Cobalt	23
Booth, William.	Toronto	50
Borden, Mrs. Grace B.	"	10
Boswell, A. R.	"	15
Boswell, Andrew W.	Quebec, P.Q.	14
Boswell, Charles E. A.	"	2
Botsford, Miss Bessie.	Toronto	1
Boufford, Simeon.	Amherstburg	10
Boullee, W. H.	New Hamburg	10
Boulter, Mrs. Maria P.	Niagara Falls	15
Boulton, Miss Adeline M.	Toronto	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King...	Quebec, P.Q.	144
Boulton, Adm'trix Estate Arthur St. G...	Toronto	10
Boulton, Administrator Estate John.	"	44
Bourke, Mrs. Elizabeth.	North Bay	10
Bourke, Mrs. Helena.	Fort William	10
Bourke, Mrs. Laititia M.	Toronto	12
Bourke, Miss Mary M.	North Bay	3
Bourke, Wm.	Toronto	10
Bourlier, Mrs. Nellie G.	"	5
Bowen, E. O., and Mrs. Bessie E. Bowen, or the Survivor.	Ridgeway	4
Bowns, Miss Felice M.	Guildford, Conn.	10
Box, Harry.	Ridgeway	19
Boyce, James G.	Toronto	28
Boyd, Administrators Estate Mrs. Harriet	"	7
Boyd, Mrs. Ida L.	"	16
Boyd, John.	"	31
Boyd, Miss Margaret A.	"	4
Boyer, Chas.	Wetaskiwin, Alta.	2
Boyer, Mrs. Emily H.	Nelson, B.C.	30
Boyle, Mrs. Amy.	Toronto	7
Boyle, Exors. Estate Arthur.	Niagara Falls	74
Bradley, Chas. T.	Port Colborne	10
Brandon, Edgar.	North Bay	15
Brecken, Rev. E. R. M.	Toronto	26
Breckenridge, Mrs. Eleanore G.	"	70
Breedon, Miss Grace M.	Brantford	30
Brett, Thos. E.	Stevensville	7
Brewster, Mrs. Mary J.	Ridgeway	1
Bricker, Irwin C.	Yorkton, Sask.	5
Brien, Exors. Estate William.	Trillick, Ireland	23
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	10
Bright, William M.	Niagara Falls	50
Bristow, James.	St. Thomas	8
British North Western Fire Ins. Coy.	Toronto	10
Brodie, Francis A., Trustee.	Vancouver B.C.	7

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Brodie, J. L.....	Ridgeway.....	3
Brooks, Mrs. Lila Fair.....	San Francisco, Cal....	19
Broughton, Miss Vida E.....	Bradford.....	3
Brouse, Mitchell & Co.....	Toronto.....	10
Brown, Miss Agnes C.....	Ottawa.....	1
Brown, Miss Annie M.....	".....	1
Brown, Mrs. Eliza.....	Arkona.....	3
Brown, Miss Florence E.....	Ottawa.....	1
Brown, F. D.....	Toronto.....	220
Brown, Fred R.....	Arkona.....	10
Brown, Geo. C.....	Welland.....	2
Brown, Miss Jean.....	Ottawa.....	1
Brown, Miss Margaret M.....	Oak Park, Ill.....	6
Brown, Victor E.....	".....	5
Brown, Victor E., Trustee.....	".....	22
Brown, Miss Winifred E.....	Gopher Head, Alta....	1
Bruce, Mrs. Margaret C.....	Racine, Wis.....	36
Bryce, P. H., M.D.....	Ottawa.....	5
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Bull, Mrs. Nettie H.....	".....	51
Burbidge, Mrs. Susan M.....	Winnipeg, Man.....	20
Burgess, Miss Augusta W.....	Gloucester, Mass.....	10
Burgess, Trustee and Executor Estate Ralph K.....	Toronto.....	210
Burk, Miss Charlotte A.....	".....	8
Burland, Exors. Estate G. B.....	Montreal, Que.....	121
Burns, Miss Elizabeth S.....	Hamilton.....	2
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce.....	Victoria, B.C.....	60
Burns, Miss Margaret D.....	Toronto.....	3
Burns, Walter H., in trust.....	Hamilton.....	2
Burr, Wm.....	Fergus.....	12
Burritt, A. P.....	Toronto.....	50
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth.....	".....	5
Burrows, Thos. C.....	Barr Common, Eng....	2
Burt, Mrs. Margaret L.....	Wilmington, N.C.....	2
Burton, Edward C.....	Port Perry.....	27
Burton, George F.....	Toronto.....	20
Burton, Jos. W.....	Port Perry.....	3
Burton, Mrs. Maude.....	Toronto.....	7
Cadenhead, Mrs. Emma J.....	Kingston.....	9
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Portsmouth, N.H.....	13
Caldbeck, Mrs. Margaret.....	Peterborough.....	50
Calder, Robt. W.....	Toronto.....	1
Caldwell, Executors Estate Wm.....	Peterborough.....	14
Calvert, Miss Vera.....	St. Catharines.....	4
Cameron, Mrs. Elizabeth S.....	Toronto.....	57
Cameron, Miss Mary H.....	Nelson, B.C.....	10
Campbell, Alex.....	Hanover.....	19
Campbell, Alex. J., Trustee for Louise L. Yeoman.....	Truro, N.S.....	6

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Campbell, A. W. and Mrs. Eula E. Campbell, or the Survivor	Toronto.....	10
Campbell, A. W. Morley.....	Port Perry.....	50
Campbell, Byron A.....	Toronto.....	5
Campbell, Trustees Estate Mrs. Caroline J.....	Hamilton.....	12
Campbell, C. S., G. T. Bogert and The Royal Trust Co., Trustees.....	Toronto.....	70
Campbell, Donald	Thorold.....	16
Campbell, Donald M.....	Preston.....	58
Campbell, Miss Ethel M.....	Paisley.....	3
Campbell, Graham.....	Toronto.....	10
Campbell, Hugh A.....	Calgary, Alta.....	3
Campbell, Jas. D. A.....	St. Thomas.....	2
Campbell, Miss Jennie.....	Toronto.....	2
Campbell, Mrs. Jessie L.....	".....	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman.....	St. John, N.B.....	111
Campbell, Miss Mabel M.....	Hamilton.....	34
Campbell, Miss Mary G.....	Tillsonburg.....	2
Campbell, Mrs. Nina M.....	Orillia.....	5
Campbell, Miss Ruby C.....	Hamilton.....	48
Canada Life Assurance Co.....	Toronto.....	1306
Canfield, P. L.....	Woodstock.....	5
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Trustees Estate Wm.....	".....	29
Carleton, Rev. Hubert.....	Willmette, Ill.....	23
Carleton, Miss Mabel A.....	Toronto.....	3
Carleton, Estate of Mrs. Marie.....	".....	35
Carmichael, C. G.....	".....	21
Carmichael, Thos. L.....	".....	23
Carnahan, Mrs. Mabel A.....	".....	7
Carnahan, Wm. E.....	".....	5
Carney, Chas. N.....	Thessalon.....	10
Carr, George W.....	Wingham.....	20
Carruthers, James N.....	Toronto.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carson, Mrs. Elizabeth I.....	Welland.....	9
Carswell, Mrs. Annie E.....	Oshawa.....	25
Carswell, Robt.....	Toronto.....	140
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Basil B., in trust.....	Toronto.....	6
Carter, Administrator Estate C. H.....	Port Colborne.....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	8
Case, Charles A.....	St. Catharines.....	111
Case, C. C.....	Kamloops, B.C.....	10
Case, Miss Eileen E.....	St. Catharines.....	3
Case, E. J.....	Toronto.....	10
Case, Milo M.....	Edmonton, Alta.....	1
Case, Mrs. Nora J.....	Kamloops, B.C.....	3
Cassels, D. S.....	Toronto.....	5
Cassels, Geo. H., Trustee Estate Alex. Manning.....	".....	35

Imperial Bank of Canada

Cassels, Hamilton, and J. W. Carrick, in trust.....	Toronto.....	6
Cassels, Mrs. Laura Cecil.....	".....	25
Cassels, Exors. and Trustees Estate Sir Walter G. P.....	".....	84
Cassels, R. S.....	".....	25
Caswell, Executrix Estate Fred T.....	Allston, Mass.....	5
Cawthra, Mrs. A. Maude.....	Toronto.....	15
Cawthra, Exors. Estate Mrs. E. J.....	".....	25
Cawthra, W. H., in trust for Mrs. A. M. Adamson.....	".....	50
Cayley, Arthur B.....	".....	2
Cayley, Claud T.....	London, Eng.....	28
Cayley, Mrs. Katharine V.....	Toronto.....	41
Chadburn, Herbert B.....	Montreal, Que.....	5
Chambers, Albert.....	Aylmer, West.....	45
Chantler, Elwood.....	Chantler.....	30
Chapell, Louis.....	North Bay.....	75
Chapman, Mrs. Rose.....	New Liskeard.....	5
Chapman, William.....	Toronto.....	25
Charles, Wm.....	".....	41
Chartered Trust and Executor Co.....	".....	8
Chase, Mrs. Margaret G.....	Galt.....	11
Chase, Oscar A.....	Aylmer.....	2
Chechik, Leon, in trust for Diana Chechik.....	Winnipeg, Man.....	1
Chellew, Mrs. Carrie M.....	Toronto.....	3
Cheney, William G.....	Montreal, Que.....	70
Cherry, Blain.....	Preston.....	3
Cherry, Geo. A.....	".....	55
Cherry, John.....	Galt.....	35
Cherry, Mrs. Margaret C.....	".....	9
Cherry, William.....	Preston.....	45
Chester, Geo. T.....	Pasadena, Cal.....	10
Chestnut, Mrs. M. Helen.....	Winnipeg, Man.....	5
Chestnut, Wm.....	".....	10
Child, Mrs. Ada B.....	Calgary, Alta.....	15
Chisholm, Duncan.....	Toronto.....	11
Chisholm, T. A.....	".....	7
Chiswell, J.P.....	Stratford.....	23
Christopher, Executrices Estate A. N.....	Ingersoll.....	38
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clark, Mrs. Catherine A. M.....	Nelson, B.C.....	2
Clark, Frank L.....	Clayton, N.Y.....	3
Clark, Wm. D.....	".....	10
Clarke, Mrs. Jane D. F.....	Fort Norman, N.W.T.....	9
Clarke, R. J.....	Colborne.....	5
Clarkson, Miss Nina M.....	Toronto.....	2
Claus, Charles A.....	Ridgeway.....	3
Claus, Daniel W.....	".....	3
Claus, Edward.....	Buffalo, N.Y.....	3
Claus, Fred W.....	Ridgeway.....	3
Claus, Henry W.....	".....	6
Claus, Miss Marion R.....	".....	1
Clayton, Mrs. Fannie G.....	Swansea.....	17
Clemitson, Miss Mary E.....	Newport, N.H.....	4

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Clergue, Miss Gertrude.....	Montreal, P.Q.....	2
Clergue, Miss Gertrude, in trust.....	".....	2
Clerke, Mrs. Susan S.....	Toronto.....	7
Cleveland, Milo L.....	Brockport, N.Y.....	10
Clews, Arthur L.....	Rhyl, Wales.....	1
Clifford, Miss Helen E.....	Ancaster.....	20
Cline, Leonard F., M.D.....	Kitchener.....	49
Cline, Mrs. Louisa V.....	".....	14
Clogg, Mrs. Isabella E.....	St. Catharines.....	9
Coccola, Rev. Francis.....	Grand Forks, B.C.....	8
Cochrane, Thos L.....	St. Thomas.....	3
Cockshutt, Edmund L.....	Brantford.....	30
Cockshutt, Frank.....	".....	74
Cody, Mrs. Florence L.....	Toronto.....	7
Cody, Rev. H. J.....	".....	63
Cody, Urban S.....	Sonibra.....	4
Coe, Mrs. Luella M.....	Buffalo, N.Y.....	2
Cole, Mrs. Agnes T.....	Montreal, Que.....	50
Coleman, Mrs. Maud M., in trust.....	Toronto.....	10
Coleman, Mrs. Victoria.....	St. Thomas.....	3
Collard, Alan W.....	Ridgeway.....	8
Collard, Mrs. Effie W.....	".....	10
Collins, Mrs. Addie Z.....	Thorold.....	5
Collver, Mrs. Nessie.....	Toronto.....	1
Confederation Life Association.....	".....	200
Conover, J. D.....	".....	5
Continental Life Ins. Co., The.....	".....	100
Cook, Benjamin A.....	Niagara Falls, Ont.....	20
Cook, Geo. E.....	Toronto.....	120
Cook, Geo. T.....	Welland.....	20
Cook, Trustees Estate John L.....	Toronto.....	300
Cook, Mrs. Laura.....	Niagara Falls, South.....	5
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Alex. T.....	Elmvale.....	10
Cooper, Mrs. Mary G., in trust.....	Balderson.....	17
Cooper, Rev. William.....	Beamsville.....	4
Cooper, William H.....	St. Thomas.....	35
Copeland, Chas. E.....	Elmvale.....	20
Copeland, Mrs. M. A.....	".....	7
Copland, Mrs. Madge.....	Toronto.....	2
Coppley, Geo. C.....	Hamilton.....	10
Coppley, George C., in trust.....	".....	35
Coppley, Miss Lottie.....	".....	14
Cosbie, W. G., M.D.....	Toronto.....	15
Cosens, Mrs. Lillie G.....	".....	10
Coste, D. A., in trust.....	Niagara Falls.....	16
Coste, Eugene.....	Dallas, Texas.....	58
Coste, Louis.....	Ottawa.....	20
Couch, John A., M.D.....	Toronto.....	31
Coulson, D.....	".....	50
Coulthard, Mrs. Eva E.....	Peterborough.....	29
Coulthard, Mrs. Mariam A.....	".....	40
Coulthard, R. A.....	Whitby.....	18
Coulthard, Miss Sarah A.....	".....	15
County, A. J.....	Philadelphia, Pa.....	10
Court Bertie, No. 478, C.O.O.F.....	Ridgeway.....	6

Imperial Bank of Canada

Courtice, Francis E.....	Collingwood.....	4
Couse, H. E.....	Fergus.....	7
Coutts, Jas. R.....	Perth.....	2
Coutts, J. R., and Helen M. Coutts, or the Survivor.....	Perth.....	1
Cowan, Miss Edith S.....	Toronto.....	6
Cowan, Mrs. M. Helen.....	Turnerville.....	8
Crane, George A.....	La Salle, N.Y.....	10
Cranston, Mrs. Edith.....	Tansley.....	4
Crawford, Mrs. Edith L.....	Toronto.....	50
Crawford, Miss Geraldine F.....	St. Catharines.....	15
Crawford, Miss Sara J.....	St. Marys.....	10
Crawford, Thomas.....	Toronto.....	50
Cream, Miss Rachel.....	Quebec, P.Q.....	36
Crewe, Percy S. and Margaret G. Crewe.	Clarendon, Va.....	12
Crocker, Miss Adelaide B.....	Toronto.....	1
Crocker, William.....	".....	200
Crocker, Wm., in trust for James W. Crocker.....	".....	1
Crooks, Willoughby.....	Montreal, P.Q.....	7
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crosthwaite, Harvey F.....	Bartonville.....	3
Crow, Miss Mary.....	Toronto.....	1
Crowther, Wm. C.....	".....	185
Crozier, Mrs. Mabel C.....	Port Arthur.....	5
Crysler, Mrs. Catherine.....	St. Davids.....	3
Crysler, Mrs. Mary E.....	St. George.....	5
Crysler, Russel C.....	".....	5
Culver, Frank L.....	Toronto.....	10
Cummings, Mrs. Maude S.....	Calgary, Alta.....	6
Currie, Exors. Estate Christina V.....	Port Perry.....	43
Cuthbert, Mrs. Estella.....	Ann Arbor, Mich.....	17
Cuthbert, Mrs. Estella, in trust for Ed- ward S. Cuthbert.....	Ann Arbor, Mich.....	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert.....	".....	1
Dalton, Charles C.....	Toronto.....	30
Dalton, Exors. Estate Mrs. Emeline M..	".....	16
Dalton, Miss Florence E.....	".....	8
Dalton, Mrs. Ophelia H.....	".....	22
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	7
Darlington, Mrs. Annie.....	".....	6
Darlington, Edwin.....	Merton.....	11
Darlington, Miss Grace.....	Toronto.....	10
Darlington, Josiah.....	Todmorden.....	8
Darlington, Robt. J.....	Toronto.....	38
Davey, Chelsea M.....	Harrow.....	5
Davidson, Mrs. Florence I.....	St. Catharines.....	4
Davidson, James.....	Hamilton.....	5
Davie & Sons, Geo. T.....	Levis, P.Q.....	10
Davies, Exors. Estate Mrs. Emma.....	Toronto.....	102
Davies, Miss Fidelia.....	".....	5
Davies, Mrs. Harriet L.....	".....	11

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Davies, Thos. E.	Port Colborne.	8
Davis, Miss Florence M.	Aylmer.	3
Davis, Mrs. Florence P.	"	3
Davis, Frank G.	"	10
Davison, Fred H.	Bridgewater, N.S.	10
Deacon & Coy., F. H.	Toronto.	5
Dean, A. C. H.	Montreal, P.Q.	35
Dean, Mrs. Minnie	Toronto.	2
Dean, Percy H.	Montreal, P.Q.	7
Dennistoun, Miss Elizabeth O.	Perth	114
Dennistoun, Mrs. Katharine A.	Winnipeg, Man.	130
Dennistoun, Mrs. Mildred	"	10
Denton, Wm. A.	Toronto.	35
Derry, Mrs. Margaret G.	Purley, Surrey, Eng.	391
Deterling, Mrs. Stella M.	Port Colborne.	5
Devine, Mrs. Mary A.	Collingwood	16
Dewey, Jeremiah	Niagara Falls, N.Y.	10
Dexter, Mrs. Elizabeth	Toronto.	28
Dick, John.	Fergus	11
Dickinson, Stephen C.	Halsetown, St. Ives, Eng.	2
Dillon, James	Fort Qu'Appelle, Sask.	20
Dils, Jas. K. and Alberta Dils or the Survivor.	Welland.	17
Dimock, J. Wesley.	Windsor, N.S.	3
Dinnis, Mrs. Louise A., and Jas. S. Brownell, Joint Account	Rionido, Cal.	45
Disher, Mrs. Florence E.	Ridgeway.	10
Disher, Merrils, W.	"	8
Disher, Merritt V.	"	71
Disher, Miss Ora W.	"	2
Disher, W. B.	"	220
Dixon, Exors. Estate B. Homer	Toronto.	186
Dixon, Frank I.	"	10
Dixon, Mrs. Mary L.	Grand Valley	8
Dixon, Estate of Wm.	Toronto.	15
Dobbie, George A., in trust	Galt	5
Dobbie, J. H., in trust for Miss Cecilia Robertson	Kitchener	2
Dobree, Mrs. Bina M.	Hope Bay, B.C.	16
Dobree, Mrs. Susannah A.	Ramsgate, Eng.	12
Dominion Fire Insurance Co.	Toronto.	25
Donald, Hugh H.	"	10
Doran, Miss Jennie E.	"	8
Doran, Wm. L.	Niagara Falls	50
Doubt, Mrs. Ethel M.	Port Perry	4
Doubt, Henry	Oshawa	15
Doubt, J. H.	Port Perry	10
Doubt, R. G.	"	7
Douglas, William	Fort Erie	50
Douglas, Wm. M.	Toronto.	15
Dowling, Mrs. Elizabeth	Ottawa	5
Dowling, J. F.	"	5
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond.	Montreal, P.Q.	79
Drummond, Miss Winnifred E.	Paris Station	3

Imperial Bank of Canada

Drury, Mrs. Maria A.	Jordan Station	90
Drynan, Mrs. Alice M.	Hamilton	34
Drynan, Miss Louise E.	Liverpool, Eng.	56
Drynan, Miss Margaret J.	"	60
Duckworth, Jerome	Victoria Harbor	56
Dudley, Robt. L.	North Bay	25
Duff, Donald W.	Toronto	14
Duggan, Chas. E.	St. Davids	10
Dumble, Mrs. Hester A.	Toronto	33
Dunbar, Miss Irene	Dunbarton	4
Dunbar, Mrs. Mary E.	Toronto	14
Dunbar, W. T.	Dunbarton	10
Dunnigan, F. J.	Toronto	40
Dwyer, Miss Anna B.	St. Catharines	9
Dwyer, Mrs. Annie M.	"	14
Dwyer, E. F.	"	23
Dwyer, Mrs. Florence	Toronto	57
Dwyer, Leslie R.	St. Catharines	9
Eastern Trust Co., Guardians of Estate of Children A. L. Gue	Halifax, N.S.	2
Eastern Trust Co., Trustees for Kate D. Jones	"	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore	"	6
Eastern Trust Co., Trustees for Morris children, under will of late S.G. Black	"	8
Eastern Trust Co., Guardian Geo. Pratt	"	2
Eastern Trust Co., Surv'g Trustee for Mrs. M. C. Primrose	"	12
Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt	"	5
Eastern Trust Co., Trustees Estate S. S. B. Smith	"	12
Eastern Trust Co., and Hy. A. Kaulbach, Trustees of will of Rev. J. A. Kaulbach	"	36
Easton, Miss Ethel	Galt	1
Eastwick, James	Iffley, Eng.	5
Eaton, Mrs. Annie E.	La Jalla, Cal.	50
Eberts, Mrs. Edith D.	Chatham	177
Eberts, Mrs. Mabel E.	"	6
Eberts, Mrs. Mary M.	Toronto	25
Eberts, Richd. J.	"	10
Eby, George	Preston	20
Echlin, Mrs. Elmetta M.	Toronto	3
Eden, Mrs. Anne	Charlottetown, P.E.I.	17
Eden, James	"	4
Edgar, Mrs. Ruby T.	Toronto	10
Edmond, Miss Margaret H. A.	Lockerbie, Scotland	5
Edwards, Miss Amy M. A. R.	Vancouver, B.C.	46
Edwards, Miss Mabel A.	Toronto	9
Egan, Mrs. Anna P.	"	5
Eggleton, Roland	Aylmer	5
Egleston, Miss Clara	Ancaster	2

Imperial Bank of Canada

Eliot, John H.	Dublin, Ireland	11
Elliot, Miss Cynthia J.	Toronto	35
Elliot, Miss Kate A., and Miss Annie K.		
Elliot	London	17
Elliot, Executrices Estate Judge Wm.	"	117
Elliott, Mrs. Mamie A.	Toronto	11
Ellis, H. T. W., K.C.	Windsor	34
Ellis, Mrs. Mary E.	Toronto	30
Ellison, Exor. Estate Mrs. Hannah A.	St. Thomas	7
Ellison, Ralph	Lansing, Mich.	1
Ellsworth, Mrs. Catharine M.	Ridgeway	12
Ellsworth, H. V.	Ottawa	10
Ellsworth, Mrs. Mae C.	Buffalo, N.Y.	14
Ellsworth, Mrs. Mary G.	Ridgeway	1
Ellsworth, Miss Reba N.	"	3
Elsley, David W.	Elmira	10
Elvidge, Walter L.	Lindsay	5
Ely, Miss Edith E.	Fergus	5
Emerson, Mrs. Mary I.	Ridgeway	4
English, Mrs. Mary A.	Mitcham, Eng.	35
Equi, W. J.	Toronto	78
Evans, Miss Edyna R.	Hamilton	2
Evans, Mrs. Elizabeth.	Dafoe, Sask.	6
Evans, Mrs. Emily E.	Toronto	34
Evans, George E.	"	35
Evans, Henry W.	"	121
Evans, Miss L. Evelyn	Bournemouth, Eng.	7
Evans, Mrs. Mary E.	Toronto	20
Evans, Mrs. May M.	West Toronto	2
Evans, Owen.	Toronto	6
Evans, W. J.	"	34
Evely, Martin L.	Pontiac, Mich.	4
Evely, Mrs. Mary E.	"	5
Everett, Mrs. Isabel.	Stevensville	1
Ewing, Wm. H.	Sault Ste. Marie.	3
Fair, Robt., in trust for Eileen McC. Fair	Peterborough	14
Fares, Chas. W.	Port Colborne	15
Fares, Mrs. Fidelia.	"	4
Fares, Merritt H.	"	15
Faris, Peter M.	Aurora	5
Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	28
Farmer, R. D.	"	42
Farncomb, Miss Dora M.	Toronto	2
Farncomb, Miss Dorothea.	"	20
Farncomb, Miss Dorothy	"	4
Farncomb, Rev. Frederick E.	"	25
Farncomb, Miss Marjorie C.	"	4
Farncomb, Thos. S., M.D.	Trenton	13
Farquharson, Irving W.	Media, Pa.	5
Farrell, Cyril V.	Berwick, N.S.	2
Farrell, Miss Dorothy S.	"	32
Farrell, Miss Teresa.	London, Eng.	465
Farthing, John M.	Aylmer	70
Fay, Thomas.	Lebret, Sask.	3

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Fennell, Hugh.....	Grand Valley.....	5
Fennell, Mrs. Margaret A.....	".....	2
Fergus, The Reeve and Treasurer of the Village of, in trust.....	Fergus.....	3
Ferguson, Mrs. Estelle.....	Nelson, B.C.....	3
Ferguson, John.....	Toronto.....	70
Ferguson, Mrs. Mary E.....	".....	255
Ferguson, R. G.....	Fort Qu'appelle, Sask.....	5
Ferrie, A. E.....	Toronto.....	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie.....	Hamilton.....	25
Ferrie, Mrs. Maud.....	".....	28
Ferris, Robt. H.....	Toronto.....	5
Field, Henry M.....	London, Eng.....	16
Field, John T.....	Coburg.....	7
Field, Walter S.....	Niagara Falls.....	5
Fillingham, Joseph P.....	Lansing, Mich.....	30
Finkle, Miss Ethel M.....	Woodstock.....	10
Finlay, Mrs. Isabelle M.....	Toronto.....	3
Finn, Mrs. Mary.....	Halifax, N.S.....	25
Firstbrook, Mrs. Mary A.....	Toronto.....	50
Fisher, Miss Julia A.....	Welland.....	21
Fisher, T. C., in trust.....	Barrie.....	5
Fisken, J. Kerr, in trust.....	Toronto.....	28
Fisken, J. Kerr, in trust for Mrs. E. M. Fellowes.....	".....	2
Fisken, J. K., and W. R. Wadsworth, Trustees.....	".....	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees.....	Brantford.....	20
Fitton, H. W., in trust.....	".....	8
Fitz-Gibbon, Miss Frances.....	Vancouver, B.C.....	42
Fleming, Miss Elizabeth S.....	Galt.....	10
Fleming, Mrs. Helen G.....	Toronto.....	10
Fletcher, Miss Annie.....	Halifax, N.S.....	15
Fletcher, George F.....	North Geelong, Aus- tralia.....	3
Fletcher, Miss Mary E.....	Halifax, N.S.....	5
Flynn, Miss Kate.....	Niagara-on-the-Lake..	3
Fonteyne, Chas.....	Wetaskiwin, Alta.....	5
Foot, A. H.....	Fergus.....	5
Forbes, D. G. P.....	Galt.....	10
Forgie, Mrs. Isabel K.....	Pembroke.....	5
Forgie, J. G.....	".....	20
Forgie, J. G., in trust.....	".....	50
Forlong, Miss E. S.....	Hamilton.....	58
Forrest, John A., W.S.....	Edinburgh, Scotland..	30
Forster, Mrs. Bessie C.....	St. Catharines.....	6
Forster, J. W. L.....	Toronto.....	24
Fortner, Mrs. Marinda.....	Ridgeway.....	6
Foss, Miss May C.....	St. Thomas.....	42
Foster, C. C.....	Toronto.....	14
Foster, Miss Ellen M.....	".....	2
Foster, Miss Elma A.....	Orono.....	8
Foster, G. C.....	Toronto.....	10
Foster, Hubert B.....	Bowmanville.....	5

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Fowlds, Miss Grace I.	Hastings	3
Fowlds, Exors. Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Walter M.	"	8
Francis, Mrs. Charlotte	N.D. de G., Montreal, P.Q.	5
Francis, Mrs. Joan M.	Esquimaux, B.C.	20
Francis, Wellington	Toronto	50
Frank, Mrs. Lillian B.	St. Thomas	45
Fraser, Miss Christina	Ottawa	7
Fraser, Misses Florence R. and Kathleen M., jointly	Toronto	5
Fraser, Mrs. Jean F.	Outlook, Sask.	12
Fraser, Miss Kathleen M.	Toronto	5
Fraser, Walter S.	New York, N.Y.	5
Frawley, Mrs. Katharine M.	Toronto	10
Freer, Mrs. Alice M.	Guelph	6
French, C. St. G.	Duncan, B.C.	3
French, Mrs. Margaret J.	Toronto	12
Fretz, Miss Mary A.	Stevensville	2
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto	40
Fuller, Miss Alice M., in trust	"	1
Fuller, Miss Amy L.	"	6
Fuller, Mrs. Emily St. G.	Montreal, P.Q.	20
Fuller, Mrs. Emma L.	Toronto	50
Fuller, Miss Mary E.	Hamilton	18
Furnell, Wm. J.	Banff, Alta.	80
Furniss, John	Toronto	10
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, Miss Gladys G.	"	130
Gage, Lady Ina B.	"	130
Gage, Miss Wilhelmina B.	"	150
Gage, Exors. Estate Sir W. J.	"	396
Galoska, Mrs. Mabel B.	New Liskeard	5
Galt Hospital Trust	Galt	9
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gamble, Miss Sarah	"	20
Garby, Miss Dora	"	3
Garner, Miss Clara M.	St. Catharines	1
Gates, Miss Clara A.	Hamilton	6
Gates, Fred W.	"	2
Gates, Mrs. Georgina K.	London	2
Geary, G. Reginald, K.C.	Toronto	15
Geggie, Mrs. Isabella M.	Ottawa	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	19
George, Alfred W., in trust	"	5
Gerrie, Mrs. Carrie E.	Chicago, Ill.	14
Gibson, Mrs. Agnes E.	Belleville	60
Gibson, Miss Margaret	Waterloo	9

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Gifford, Mrs. Mary A.....	Toronto.....	8
Gilbert, Miss Gertrude E. B.....	St. Thomas.....	14
Gilbert, Miss Kathleen M. I.....	".....	14
Gilbert, R. F. A.....	".....	9
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Edward B.....	East Orange, N.J.....	28
Gillbard, John W.....	Toronto.....	26
Gillies, Mrs. Isabel R.....	Burlington.....	35
Gillies, James B.....	".....	25
Gilmer, Arthur.....	Waterdown.....	10
Gilmour, Executrix Estate Jos. E.....	North Bay.....	25
Givens, Miss May.....	Boston, Mass.....	25
Glassco, A. W.....	Hamilton.....	3
Glassco, Ernest S.....	Oakville.....	15
Glatfelter, W. E.....	Harrisburg, Pa.....	11
Glenny, Edwin J.....	Ottawa.....	9
Glenny, Miss Theresa L.....	Toronto.....	34
Goggin, Mrs. Maria.....	Port Credit.....	8
Goldie, A. R.....	Galt.....	15
Goldie, Alex. R., in trust for A. Gibson Goldie.....	".....	12
Goldie, Alex. R., Exor. Estate Nora Goldie.....	".....	2
Goldie, A. R., and J. C. Breckenridge, in trust for Jno. G. Breckenridge.....	Toronto.....	5
Goldie, A. R., and J. C. Breckenridge, in trust for Margt. E. Breckenridge.....	".....	5
Goldie, A. R., and J. C. Breckenridge, in trust for R. C. Breckenridge.....	".....	5
Goldie, John G.....	Galt.....	15
Goldie, Exors. Estate Mrs. Margaret.....	".....	6
Goldie, Miss Rebecca G.....	".....	28
Goldthorpe, John.....	Brooklyn, N.Y.....	10
Gomer, Mrs. Margaret C.....	Oakland, Cal.....	20
Gooch, Exor. Estate R. N.....	Toronto.....	29
Goodale, Miss Marion.....	Cheviot, Sask.....	3
Goodall, Robt. C.....	Woodbridge.....	7
Gooderham, Exors. Estate Charles H.....	Toronto.....	77
Gooderham, E. G.....	".....	20
Gooderham, Exors. Estate Henry.....	".....	70
Gooderham, Mrs. Margaret.....	".....	70
Goodwin, George.....	".....	2
Gordon, Mrs. Gertrude E.....	North Bay.....	8
Gordon, Mrs. Janet P.....	Toronto.....	22
Gordon, Mrs. Marguerite.....	Winnipeg, Man.....	6
Gordon, Robt. C.....	Fergus.....	2
Gordon, Mackay & Co., Ltd.....	Toronto.....	155
Gould, Miss Alma M.....	Uxbridge.....	4
Gould, H. G.....	Clayton, N.Y.....	5
Gould, Miss Mary and Alma M. Gould, jointly.....	Uxbridge.....	5
Gould, Miss Mary, Alma M. Gould and Eliz. G. Carr in trust for Adda N. Douglas and Eliz. G. Carr.....	".....	54
Gould, Miss Minnie.....	Uxbridge.....	4
Goulding, Mrs. Dorothy M.....	Toronto.....	17

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Goulding, Exor. Estate George	Toronto	98
Gourlay, Mrs. B. Annie	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto	28
Gow, Alexander	Windsor	3
Gow, George	Toronto	3
Gow, Mrs. Harriet	Hamilton	12
Gow, James	Windsor	3
Gow, Miss Janet S.	Toronto	3
Gow, Miss Margaret C.	"	3
Gowans, Exors. Estate John	"	175
Graham, Mrs. Agnes E.	Winnipeg, Man.	7
Graham, Miss Christina A.	Biggar, Scot.	7
Graham, Mrs. Clara M.	Port Hope	30
Grahame, R. B.	Prince Albert, Sask.	16
Grandy, Mrs. Annie	Port Hope	5
Grant, Gideon—J. W. Garrick and Augusta A. Keele	Toronto	52
Grant, Mrs. Laura McN.	Halifax, N.S.	28
Grant, Mrs. Lettie C.	Clayton, N.Y.	15
Grant, Jr., R. P., Guardian for Robt. D. Grant, Jr.	"	2
Grassett, Fred. LeM., M.D.	Toronto	40
Grassett, H. J.	"	3
Grassett, Mrs. Jane S.	"	10
Gray, Mrs. Margaret F.	"	15
Gray, Wm. Lyon	Brandon, Man.	11
Graydon, Miss Grace M.	St. Catharines	5
Greacen, W. H.	Toronto	25
Great West Life Assurance Co., The	Winnipeg, Man.	180
Green, Arthur E.	St. George	5
Green, Frank W., M.D.	Cranbrook, B.C.	5
Green, Mrs. Jennie B.	Orangeville	3
Greenhill, Miss Susan I.	Hamilton	20
Greenshields & Co.	Montreal	1
Greedy, Mrs. Mary E.	Toronto	1
Greedy, Wm. and J. G.	"	58
Greig, Edward R.	"	10
Greig, Miss Margaret R.	"	8
Grice-Hutchinson, Rev. R. E.	Sorrento, B.C.	6
Griffin, Mrs. Belle G.	St. Thomas	43
Griffin, Mrs. Edith M.	Hamilton	12
Griffin, F. M.	St. Thomas	82
Griffin, Miss Helen R.	"	5
Griffith, Mrs. Alice M.	Hamilton	5
Griffith, Mrs. Irene C.	Buffalo, N.Y.	150
Grills, Geo. H.	Toronto	2
Gripton, Charles M.	Niagara-on-the-Lake	31
Grist, Miss Amelia C.	Ottawa	36
Grist, Miss Mary L.	"	36
Grote, Mrs. Catherine A.	Ridgeway	10
Gudebrod, C. B.	Philadelphia, Pa.	90
Gudebrod, Mrs. Irene B.	St. Davids, Pa.	10
Guess, Harry A.	New York, N.Y.	7
Gundy, Exors. Estate W. P.	Toronto	14
Gunn, Mrs. Nellie	"	20
Guthrie, Mrs. Amy G.	Ottawa	25

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Hadden, John	Toronto	13
Hadden, John, in trust for F. W. Hadden	"	5
Hadley, Miss Edna A.	Westmount, P.Q.	46
Hadley, Mrs. Hattie A.	Montreal, P.Q.	38
Hagarty, Mrs. Florence A. G.	Toronto	2
Hagarty, John H. G., and F. LeM. Grasset, Trustees	"	7
Hahasey, Miss Mary	Niagara-on-the-Lake	10
Hale, Miss Frances A.	Colemans Hatch, Eng.	89
Hale, Miss Henrietta	"	82
Hales, Mrs. Marion	Toronto	10
Hall, Miss Florence	Windsor	12
Hall, Mrs. Ida	Woodstock	50
Hall, Morton E.	Edmonton, Alta.	10
Hall, Miss Muriel A.	Sorrento, B.C.	6
Hallam, Exors. and Trustees Estate John	Toronto	21
Hamilton, Chas. A.	South End P.O.	15
Hamilton, Chas. R., K.C.	Nelson, B.C.	9
Hamilton, Geo. T.	Ottawa	14
Hamilton, John	Quebec, P.Q.	100
Hamilton, Rev. J. B.	Dundas	35
Hamilton, Lauchlan A.	Lorne Park	14
Hamilton, Mrs. Mary	Welland	5
Hamilton, Miss Mary A.	Ottawa	4
Hamilton, Mrs. Mary T.	Port Colborne	10
Hamilton, Miss M. F. Vera	Quebec, P.Q.	10
Hamilton, Exors. Estate Mrs. Nancy	Byng	3
Hamilton, Exors. Estate Robt.	Quebec, P.Q.	84
Hamilton, W. A.	Fergus	60
Hamilton, William J.	Fort William	5
Hamlin, Reuben W.	Glendora, Cal.	92
Harcourt, F. W., and F. C. L. Jones, Trustees	Toronto	20
Hardie, Mrs. Maria G.	Greenock, Scot.	37
Harding, Mrs. Ida	St. Pacome, P.Q.	55
Hardison, Mrs. Eliza J.	Ridgeway	38
Harman, Exors. Estate S. Bruce	Toronto	18
Harmer, Mrs. Coralee	Winnipeg, Man.	6
Harris, Miss Constance M. D.	Ottawa	5
Harris, Mrs. Helen R.	Calgary, Alta.	15
Harris, Mrs. Jessie M.	Ottawa	10
Harris, Thomas A.	Lucknow	3
Harrison, Chas.	Dover Centre	10
Harrison, Mrs. Mary A.	Port Colborne	15
Hart, Mrs. Sarah A.	Sackville, N.B.	20
Harvey, Exor. Estate Miss Emma L.	Toronto	5
Hattie, R. M., and Hector McInnis, Trustees for Daisy G. Hattie	Halifax, N.S.	10
Hattie, R. M., and Hector McInnis, Trustees for Louise B. Gue	"	10
Hattie, R. M., and Hector McInnis, Trustees for Estate T. R. Gue	"	4
Haun, Mrs. Susie M.	Welland	10
Hawley, Miss Mary G.	Belleville	28
Hay, Mrs. Alfie M.	Listowel	10
Hay, Exors. Estate Edward	Toronto	50

Imperial Bank of Canada

Hayes, Miss E. Belle.....	Clayton, N.Y.....	5
Hayes, Mrs. Ida E.....	Grosse Point, Mich....	5
Healey, Miss Della.....	Humber Bay.....	1
Healey, Mrs. Elizabeth M.....	".....	6
Healey, Miss Irene.....	".....	3
Heard, Thorington.....	Revelstoke, B.C.....	33
Heaslip, Estate Chas. J.....	Hagersville.....	10
Heenan, Michael.....	St. Thomas.....	130
Heintzman, George C.....	Toronto.....	181
Heintzman, Herman.....	".....	114
Helm, Walter J., in trust for J. E. Smart.	Port Hope.....	23
Henderson, Miss A. Mabel.....	Toronto.....	5
Henderson, Mrs. Joan A.....	".....	10
Henderson, Joseph.....	".....	14
Henderson, Mrs. Mary A.....	".....	2
Henderson, Miss Mary L.....	".....	4
Henderson, Misses Mary L. and Eliz. J. and the survivor.....	".....	9
Henderson & Small, in trust.....	".....	2
Henderson & Small, in trust for F. C. Crawford.....	".....	5
Henderson, Small & Carrick, in trust for C. W. A. Baldwin.....	".....	10
Hendrie, Lady Lena M.....	Hamilton.....	25
Hendrie, William.....	".....	40
Henry, Mrs. Elizabeth.....	Toronto.....	29
Heron, Miss Sarah E.....	".....	12
Hethrington, E. A.....	".....	80
Hethrington, T. S.....	Quebec, P.Q.....	200
Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	6
Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Higgins, James D.....	Toronto.....	21
Higgon, Mrs. Gertrude.....	Port Colborne.....	3
Highet, Miss Mary E.....	Coburg.....	12
Hill, A. S. D.....	Fergus.....	10
Hill, Mrs. Harriette E. G.....	Vancouver, B.C.....	1
Hill, John F.....	Welland.....	5
Hill, J. J.....	Fergus.....	12
Hill, Lewis F.....	Halifax, N.S.....	43
Hill, Mrs. Mai L.....	Anchorage, Ky.....	7
Hills, Mrs. Helen E.....	Toronto.....	60
Hindson, Miss Mary H.....	Tillsonburg, Ont.....	3
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobbs, John W.....	Toronto.....	76
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Colville Valley, Wash.	17
Hodge, Mrs. Agnes.....	Goderich.....	12
Hodge, Mrs. Mary Wight.....	Toronto.....	174
Hodge, W. Ray, M.D.....	".....	15
Hodgins, Mrs. Blanche.....	".....	3
Hodgins, Justice F. E.....	".....	3
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	8
Hodgins, Justice F. E., Trustee for Estelle Hodgins.....	".....	1

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Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	Toronto.....	9
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Somerville, Mass.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holmes, Allan C.....	Galt.....	10
Holmes, Mrs. Victoria E. P.....	St. Catharines.....	6
Holmes, Wm. A.....	Toronto.....	2
Honsberger, Joshua.....	Dunnville.....	2
Hooper, Mrs. Emily C.....	Vancouver, B.C.....	1
Hooper, Geo. B.....	Trenton, N.J.....	3
Hooper, Rev. J. Hugh.....	North Vancouver, B.C.....	3
Hopkins, L. E. J.....	Port Colborne.....	5
Hopper, William H.....	Coburg.....	20
Hornby, Mrs. Eva S.....	Toronto.....	5
Horner, A. N.....	".....	5
Horner, Mrs. Minnie.....	".....	5
Hoskin, Miss Mary.....	".....	100
Hoskins, Miss Margaret.....	".....	7
Houghton, Miss Mary.....	St. Catharines.....	5
House, Mrs. Emma B.....	St. Thomas.....	10
Houston, Mrs. Fanny S.....	Ancaster.....	5
Houston, H. C.....	Toronto.....	16
Houston, Mrs. Ida L.....	".....	6
Howard, Miss Lucy Maclean.....	".....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howe, Mrs. Florence M.....	London, Eng.....	162
Howell, D. C.....	Fort Qu'Appelle, Sask.....	3
Howland, Administrator Estate Mrs. Edith A.....	Toronto.....	17
Howland, Mrs. Emma M.....	".....	21
Howland, George W.....	".....	190
Howland, Sons & Co., Ltd., H. S.....	".....	590
Howland, Mrs. Katharine.....	".....	30
Howland, Peleg.....	".....	204
Howland, Peleg, A. E. Phipps & W. G. More, Trustees for O. & E. Pension Fund, I. B. of C.....	".....	840
Howland, W.....	Kleinburg.....	20
Hudson, Mrs. Lela G.....	Hamilton.....	2
Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston.....	15
Hueston, Miss Leila A.....	Edmonton, Alta.....	6
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hugli, Mrs. Victoria.....	Sault Ste. Marie.....	3
Hungerford, Jas. M.....	Clayton, N.Y.....	10
Hunter, Miss Mary A.....	Orono.....	8
Hussey, Harry.....	Peking, China.....	100
Huston, Bertram T.....	Toronto.....	6
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Exors. Estate Mrs. Florence S.....	".....	26
Hutcheson, V. H. E.....	Toronto.....	70
Hutson, J. T. & H.....	".....	25

Imperial Bank of Canada

Imperial Trading Corporation	New York, N.Y.	73
Incorporated Synod of the Diocese of Huron	London	23
Ingersoll, J. H.	St. Catharines	15
Ingersoll, J. H., Exor. Estate Louisa L. Neelon	"	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children	"	16
Ingersoll, J. H., and W. H. Merritt, Trustees	"	140
Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt	"	19
Inglis, Miss Nancy	Aylmer	2
Ingram, Robt.	Sutton West	5
Inkster, Mrs. Alice G.	Toronto	4
Inkster, Colin	Winnipeg, Man.	10
Inman, Mrs. Margaret	Toronto	1
Innes, Charles E.	Simcoe	42
Innes, Mrs. E. Leila	"	7
Innes, Hugh P.	"	13
Innes, Mrs. Mabel M.	"	7
Innes, Mrs. Mary A.	Hamilton	5
Innes, Robt. L.	"	15
Innes, William L.	Simcoe	34
Inwood, F. G.	Toronto	20
Ireland, Mrs. Margaret H.	Winnipeg, Man.	8
Irish, Mrs. Jenny H.	Toronto	58
Irish, Mark H.	"	46
Irwin, Mrs. Isabel	Ottawa	46
Jackson, Arthur	Stevensville	10
Jackson, Charles M.	Medina, N.Y.	14
Jackson, Miss Elizabeth	Fergus	10
Jackson, Miss Isabella	"	5
Jackson, Mrs. Martha M.	Ridgeway	10
Jackson, Mrs. Mary E.	Niagara Falls	13
Jackson, Miss Pearl I.	Woodstock	5
Jackson, Mrs. T. Griffin	St. Thomas	140
Jackson, Walter	Niagara Falls	8
Jackson, W. F. C.	Bobcaygeon	5
Jacobi, Mrs. Mary W.	Toronto	10
Jaffray, H. T.	Winnipeg, Man.	5
Jaffray, Miss Jennie L.	New York	5
Jaffray, Mrs. Jessie L.	Winnipeg	5
Jaffray, Miss Julia K.	New York	4
Jaffray, Miss Mabel K.	Toronto	6
James, Mrs. Sarah A.	Seven Oaks, Eng.	27
Japp, Miss Nora E.	London, Eng.	9
Jarvis, Jr., Aemilius	Toronto	1
Jeandron, Miss Genevieve	Orange, N.J.	16
Jeffers, Mrs. Nellie D.	Toronto	20
Jeffers, Thomas C.	"	20
Jeffrey, C. C.	Port Perry	5
Jeffrey, S.	"	75
Jeffries, John	Toronto	20

Imperial Bank of Canada

Jenkins, Jos.	Bristol, Eng.	2
Jenkinson, Edwin.	Wexford.	4
Jephcott, Exors. Estate Wm.	Toronto.	42
Johnson, Mrs. Adelaide J.	New York, N.Y.	30
Johnson, Mrs. Agnes M.	Consecon.	58
Johnson, Mrs. Elsie F.	Sarnia.	26
Johnson, Exors. Estate James A.	Consecon.	35
Johnson, Mrs. Louise H.	St. John's, Nfld.	9
Johnson, T. H., J. A. MacInnes, W. A. Hart and C. Bell, Trustees.	Halifax, N.S.	1
Johnson, T. H., W. A. Hart, J. A. Mac- Innes and C. Bell, Trustees Jost W. M. City Mission.	"	9
Johnston, Miss Alice L.	Niagara Falls.	5
Johnston, Exors. Estate Andrew.	Stratford.	45
Johnston, Exctcs. Estate E. F. B.	Toronto.	25
Johnston, Miss E. Grace.	Niagara Falls.	5
Johnston & Coy., Grant.	Montreal.	5
Johnston, Samuel.	Toronto.	16
Johnston, Strachan, K. C.	"	17
Johnston, Mrs. S. Grace.	"	10
Johnston, W. R.	"	17
Johnston, Exors. Estate W. R.	"	20
Jones, Mrs. Caroline.	Goderich.	12
Jones, Exors. Estate Clarkson.	Toronto.	56
Jones, Miss Edna.	"	5
Jones, Miss Evelyn J.	Goderich.	14
Jones, Harvey A.	Toronto.	5
Jones, Herbert R. St. C.	Weymouth North, N.S.	4
Jones, Howard O.	Toronto.	8
Jones, Exors. Estate J. Gordon.	"	15
Jones, P. H.	"	10
Jordan, Rev. Louis H.	"	26
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Jory, Mrs. Alice M.	St. Catharines.	8
Jory, Mrs. Alice M., in trust for D. A. Jory.	"	3
Jory, Mrs. Alice M., in trust for G. L. Jory.	"	3
Jory, Mrs. Alice M., in trust for J. D. Jory.	"	3
Julian, Rice L.	New York, N.Y.	35
Kains, Robt., M.D.	St. Thomas.	50
Kane, Mrs. Jessie A.	Toronto.	42
Kappele, Mrs. Kate R.	"	50
Karn, Miss Clara M.	London.	5
Karn, T. Arthur.	"	50
Kaumeier, Chas. H.	Los Angeles, Cal.	25
Kay, E. J.	Montreal, P.Q.	7
Kay, E. J., No. 2 Acct.	"	7
Kay, George.	Stratford.	7
Keefer, M. Wilkes.	Toronto.	100
Keith, George E.	Terrace, B.C.	14
Kelly, Miss Agnes D.	Port Dalhousie.	3
Kelly, Justice H. T.	Toronto.	25

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Kelly, Mrs. Mary.....	Toronto.....	25
Kendall, C. E.....	Hamilton.....	16
Kenney, Samuel M.....	".....	4
Kenney, Exors. Estate Mrs. Summer M..	".....	3
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny.....	Halifax, N.S.....	39
Kenny, J. B., Surv'g. Agt. of Arthur L. Keogh.....	".....	12
Kenney, J. B., Surv'g. Agt. of E. J. L. Keogh.....	".....	1
Kenrick, Mrs. Emma M.....	Toronto.....	28
Kernahan, William T.....	".....	14
Kerr, Mrs. Elizabeth S.....	St. Thomas.....	2
Kerr, Mrs. Emma L.....	New Westminster, B.C.....	18
Kerr, Miss Helen J.....	St. Thomas.....	5
Kerr, James E.....	Galt.....	6
Kerr, Miss Margaret T.....	Toronto.....	14
Kerr, Mrs. Marion A.....	".....	37
Kerr, N. W.....	Brandon, Man.....	5
Kettles, W. J.....	Toronto.....	6
Kidd, David.....	New York, N.Y.....	100
Kiely, Maurice M.....	Toronto.....	51
Keily, Wm. G.....	".....	57
Keily, Exors. Estate Wm. T.....	".....	275
Kilgour, Mrs. Alice M.....	Eglinton.....	23
King, Frank, M.D.....	St. Catharines.....	10
King, Mrs. Grace.....	Toronto.....	35
King, Mrs. Marie C.....	St. Pacome, P.Q.....	110
King, Mrs. Mary.....	Toronto.....	3
King, Sydney.....	St. Pacome, P.Q.....	55
King-Dodds, Miss Madge.....	Toronto.....	12
Kingstone, Rev. Henry G.....	".....	14
Kingstone, Mrs. Marion.....	St. Catharines.....	20
Kingstone, Mrs. Wilhelmina.....	Toronto.....	41
Kinley, Mrs. Christina.....	Buffalo, N.Y.....	17
Kippax, Miss Helen M.....	Brantford.....	5
Kirby, Mrs. May O., in trust for A. W. Macdonald.....	North Bay.....	2
Kirkpatrick, A. M. M.....	Toronto.....	24
Kirkpatrick, Rev. F. G.....	Wolfe Island.....	7
Kirkpatrick, Geo. D.....	Toronto.....	5
Kirkpatrick, George R. F.....	Edmonton, Alta.....	14
Kirwin, William.....	Ingersoll.....	63
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowles, A. G.....	Sault Ste. Marie.....	12
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	138
Knowlton, Sons & Coy., Ltd., W. H.....	".....	20
Kyle, Mrs. Mary J.....	".....	30
Kynoch, Mrs. Josephine.....	".....	43
Lackner, Geo. L.....	".....	1
Laidlaw, E. W. H.....	Aylmer West.....	22
Laidlaw, Mrs. Julia I.....	Toronto.....	150
Lake, William H.....	".....	14

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Lamont, Mrs. Florence L.	Toronto	6
Lamont, W. H.	"	40
Lampman, Miss Annie E.	St. Catharines	15
Lang, Miss Marion M.	Toronto	14
Langdale, Harry	Balgone, Sask.	10
Langdale, Lewis	"	5
Langley, Mrs. Mary M.	Toronto	10
Langmuir, Edwin A.	"	5
Langmuir, Mrs. Georgina H.	"	5
Langstaff, James M.	"	3
Languedoc, Mrs. Erie R., Usufructuary Legatee	Ottawa	4
Lannan, Thomas	Port Colborne	60
Lash, Miller, Trustee for Mrs. Harriet Russell	Toronto	68
Lawler, Miss Annie L.	"	170
Lawler, Executrices Estate Rev. E. B.	"	10
Lawler, Miss Elizabeth G.	"	222
Lawrence, Calvin	Ottawa	30
Lawrence, Exors. Estate G. W.	Stratford	42
Lawrence, James	Toronto	18
Lawrence, John	Detroit, Mich.	6
Lawrence, Miss Mabel C.	Quebec, P.Q.	2
Layman, Mrs. Hannah J.	Tillsonburg	4
Leach, Fred H.	Toronto	14
Leadlay, Mrs. Frances E.	"	41
Lee, Fred W.	Port Credit	10
Lee, J. W.	Toronto	100
Lee, Stanley S.	"	2
Lee, Thos. S. C.	London, Eng.	19
Lefroy, E. B., and H. B. Lefroy, Trus- tees	Toronto	30
Lefroy, H. B.	"	7
Lefroy, Miss Phoebe I. B.	"	2
Leishman, Mrs. Harriet J.	"	7
Leitch, Miss Jennie A.	"	5
Leith, Mrs. Mary E. H.	"	7
Leith, Mrs. Olga	London, Eng.	2
Leith, W. R.	St. Catharines	1
LeMesurier, A. B., M.D.	Toronto	10
LeMesurier, G. G.	"	30
LeMesurier, G. G., G. L. Smith, and A. B. Wilkie, Trustees Wilkie Trust	"	687
LeMesurier, Mrs. Wilhelmina E.	"	5
LeMoine, Pierre R., and Anne M. G. L. Rémillard, in trust	Quebec, Que.	7
Lenihan, John	Ingersoll	5
Lennard, Harry, in trust	Dundas	16
Lennard, Mrs. Phoebe L.	"	16
Leonard, R. W.	St. Catharines	60
Leonard, W. H.	Port Perry	49
Leslie, Andrew	St. Thomas	30
Leslie, Mrs. Mary E.	Chicago, Ill.	15
Leslie, Mrs. Sarah	Hamilton	25
Lester, Thomas W.	"	14
Letcher, W. H.	Port Perry	20

Imperial Bank of Canada

Lewin, F. G.	Saskatoon, Sask.	23
Lewis, Miss Ethel G.	Halifax.	168
Lewis, Mrs. Maude L.	"	12
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees.	"	139
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees No. 2.	"	28
Lewis, William F.	Toronto.	28
Lightbound, Chas. H.	"	16
Lightbound, Miss Gertrude.	Brewster, N.Y.	4
Lindsay, Senr., Wm.	Miniota, Man.	10
Lindsey, Johnston	Orangeville.	30
Lindsey, Miss Margaret E.	Mono Road.	6
Lingwood, Miss Maude E.	Hartford, Conn.	2
Little, George F.	Toronto.	10
Little, Henry.	Ingersoll.	12
Little, Miss May	Toronto.	12
Little, Thomas	Ingersoll.	5
Lloyd, Charles H.	North Bay.	1
Lloyd, Leonard R.	Athabasca, Alta.	3
Logan, Mrs. Eliza J.	Toronto.	11
Logan, Miss Mildred W.	"	40
Logan, William, Trustee.	"	5
London & Western Trusts Co., Ltd., Trustees for C. H. Clarke	London.	11
London & Western Trusts Co., Ltd., re Smart Trusts.	"	77
Long, Mrs. Clarissa R.	Toronto.	10
Long, Mrs. Elizabeth.	"	114
Long, Mrs. Emma	"	10
Louis, Exors. Estate Daniel	Quebec, P.Q.	10
Louttit, Wm. E.	Belwood.	6
Love, Rev. A. T.	Quebec, P.Q.	1
Love, Miss C. Grace	Walkerville.	1
Love, Mrs. Daisy H.	St. Thomas.	37
Love, Mrs. Eva B.	Toronto.	100
Love, Geo. F.	Quebec, P.Q.	2
Love, H. H.	Toronto.	62
Love, H. H. and H. J. Love, Exors. Estate Emma Love, in trust for Mrs. Alice M. Northway.	"	27
Love, H. H. and H. J. Love, Exors. Estate Emma Love, in trust for Mrs. Florence Plaxton.	"	27
Love, Miss Lilian	"	40
Love, Mrs. Maud A.	Quebec, P.Q.	7
Love, Miss Minnie E.	St. Thomas.	17
Lovell, Jas. S., Trustee.	Toronto.	21
Lovering, Thos. D.	St. Paul, Minn.	75
Lovering, W. J.	Toronto.	75
Low, Kenneth D. A. or Lillian M. de M. Low.	Dolton, Eng.	12
Luke, F. E.	Toronto.	5
Lummis, Exors. Estate W. D.	"	60
Lundquist, Mrs. Anna.	Pearson, Wash.	11
Lydon, Mrs. Louisa	Toronto.	2

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Lyle, Morley W.....	Peterborough.....	5
Lyon & Plummer.....	Toronto.....	17
Macartney, Exors. Estate Alfred T.....	Dunnville.....	3
Macartney, Geo. P., M.D.....	Stratford.....	10
Macdonald, Miss Beatrice.....	Toronto.....	5
Macdonald, Exor. Estate Miss Ellen.....	Hamilton.....	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	Toronto.....	115
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	20
Macdougall, Mrs. Emily A.....	Toronto.....	20
Macfarlane, Mrs. Helen S.....	Chatham.....	5
Macgachen, A. F. D.....	Winnipeg, Man.....	20
Macgachen, Mrs. Georgina M.....	".....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	St. Catharines.....	16
MacInnes, Mrs. Gertrude A.....	Toronto.....	1
Macintosh, J. A.....	".....	70
Mackay, J. J.....	St. Catharines.....	30
Mackay, Mrs. Elizabeth M.....	Toronto.....	16
Mackay, Mrs. Lillian J.....	Woodstock.....	11
Mackay, Miss Marion I.....	Embro.....	15
Mackelcan, Mrs. Jean McL.....	Toronto.....	14
Mackendrick, Mrs. Dora S.....	Galt.....	1
Mackenzie, Mrs. Agnes S. V.....	Saskatoon, Sask.....	20
Mackenzie, H. Gordon.....	Toronto.....	25
Mackenzie, Kenneth.....	Winnipeg, Man.....	60
Macklin, Miss Clara.....	Toronto.....	23
Macklin, Dr. Daisy.....	Stratford.....	3
Macklin, Mrs. Frances.....	".....	17
Macklin, Miss Nora H.....	Toronto.....	5
MacLaren, D. H., in trust.....	Barrie.....	20
MacLaren, Miss Edith G.....	Toronto.....	14
Maclean, Gerald A.....	".....	1
Maclean, Mrs. Jennie G.....	".....	15
Maclean, W. B.....	".....	30
MacLennan, Mrs. Marion.....	".....	5
MacMahon, Mrs. E. Gertrude E.....	".....	80
MacMahon, H. P.....	London.....	40
MacMahon, H. W.....	Toronto.....	17
MacMurchy, Angus.....	".....	10
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust.....	".....	21
MacRitchie, Miss Eva L.....	Ottawa.....	7
Main, Miss Jean.....	Hamilton.....	5
Maitland, Miss Margaret E.....	Richmond, Eng.....	6
Malloch, Mrs. Olive C. E.....	Toronto.....	9
Malloch, Executrix Estate W.J.O., M.D.....	".....	5
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Manitoba College.....	Winnipeg, Man.....	11
Mann, Mrs. Clara E.....	Hamilton.....	12
Manufacturers Life Insurance Co.....	Toronto.....	400
Marple, Neil.....	St. Thomas.....	3
Marrigan, William.....	Port Arthur.....	125

Imperial Bank of Canada

Martin, Charles H.....	Wilkie, Sask.....	6
Martin, C. K. Craufurd.....	Toronto.....	13
Martin, Mrs. Mary E.....	".....	12
Martin, Mrs. Mary H.....	".....	3
Martin, Mrs. Mary I.....	Brantford.....	56
Martin, Miss Vera K. C.....	Hamilton.....	17
Martin, W. J.....	Penetanguishene.....	50
Martin, Mrs. Yvonne.....	Toronto.....	1
Mason, John J.....	Vancouver, B.C.....	10
Massey, C. V.....	Toronto.....	35
Massey, Denton.....	".....	14
Massey, Mrs. Susie Maria D.....	".....	93
Masten, S. Edgar.....	Bloomfield.....	5
Matheson, Alan F.....	Perth.....	19
Matheson, Mrs. Catherine F.....	Toronto.....	16
Matheson, Miss Eliza J.....	Perth.....	36
Mathews, Mrs. Addie.....	Ridgeway.....	10
Mathews, Wm. H.....	".....	43
Mathewson, Geo. R.....	Crystal Beach.....	6
Mathison, Miss Annie.....	Toronto.....	5
Matthews, Arnold C.....	".....	58
Matthews, Miss Ina B.....	".....	29
Matthews, Wilmot L.....	".....	58
Maury, Richard B., M.D.....	Memphis, Tenn.....	28
Mawdesley, Jas. W.....	Thorold.....	4
Maxwell, Miss Evelyn.....	St. Thomas.....	3
Maxwell, Fred. J.....	Fort William.....	5
Maxwell, Miss Helen O.....	Toronto.....	11
Meadows, David.....	St. Thomas.....	17
Meadows, Miss Edith.....	St. Thomas.....	3
Meal, Walter.....	Bucksburn, Scot.....	10
Meighen, Mrs. Letitia B.....	Perth.....	5
Mennie, Mrs. Alfretta H.....	Fergus.....	14
Mercantile Trust Coy., of Canada, Ltd., Exors. Estate Thos. J. Fair.....	Hamilton.....	16
Mercantile Trust Coy., of Canada, Ltd., Trustee.....	".....	20
Merigold, Mrs. Mary.....	Winona, Minn.....	1
Merrill, Mrs. Helen M.....	Los Angeles, Cal.....	50
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, Mrs. Annie.....	Hamilton.....	10
Merritt, Miss Catharine N.....	Toronto.....	84
Merritt, Miss Emily L.....	".....	84
Merritt, Mrs. Ethel S.....	Kitchener.....	7
Merritt, Exors. Estate Thos. R.....	St. Catharines.....	157
Merritt, W. H., M.D.....	".....	836
Merritt, Col. Wm. Ingersoll.....	London, Eng.....	124
Meston, Miss Margaret.....	Hamilton.....	15
Methodist Church, The.....	Toronto.....	102
Michie, Lt.-Col. John F.....	".....	376
Miller, Executrix Estate Coleman.....	".....	15
Miller, Miss Constance W.....	St. Catharines.....	10
Miller, Ernest W.....	Fort Qu'Appelle, Sask.....	8
Miller, John W.....	Haileybury.....	10
Miller, Exors. Estate Mrs. Marietta.....	St. Catharines.....	84
Miller, Miss Natalie C.....	".....	11

Imperial Bank of Canada

Miller, Mrs. Pauline C. Lash	Toronto	56
Misener, Geo. A.	Sherkston	15
Mitchell, Chas. C.	Brandon, Man.	6
Mitchell, H. E.	Toronto	10
Mitchell, Jas. S.	Brandon, Man.	6
Mitchell, Jno. C. P.	"	6
Mitchell, Mrs. Margaret McD.	"	30
Mitchell, Mrs. Mary B.	Macoun, Sask.	18
Mitchell, Mrs. Myra E.	Toronto	5
Mitchell, Peter C.	Brandon, Man.	50
Moblo, Mrs. Jane A.	Dunnville	20
Moffat, Ambrose B.	Toronto	150
Moffat, Mrs. Cecil Marguerite	"	17
Molesworth, Mrs. Bathurst G.	Oakville	27
Moncrieff, Geo. G.	Petrolia	10
Monk, Mrs. Rosamond P.	Toronto	14
Monro, Miss Amy	"	5
Monro, Mrs. Isabel	Edinburgh, Scot.	28
Monro, James	"	12
Monro, Neville F.	Toronto	5
Monteith, Hon. Nelson	Stratford	14
Montgomery, Geo. H.	Harrisburg, Pa.	5
Montgomery, William	Grimsby	8
Montizambert, Exors. Estate Mrs. Mary J.	Ottawa	258
Montreal City & District Savings Bank.	Montreal	30
Moodie, Miss Jean	Hamilton	10
Moor, Joshua C.	Toronto	14
Moore, Mrs. Elizabeth	"	5
Moore, Mrs. Isabell	St. Thomas	2
Moore, Miss Lucie	Nantwich, Eng.	20
Moore, Mrs. Mary	Niagara Falls	5
Moore, Mrs. Mary E.	St. Catharines	119
Moorhouse, Mrs. Ella M.	London, Ont.	20
More, W. G.	Toronto	20
More, W. G., in trust for Eric G. More.	"	2
Morgan, Joseph	"	7
Morgan, Joseph	North Bay	15
Morgan, J. W.	Toronto	18
Morgan, Robt. R.	Saskatoon	30
Morgan, Mrs. Wilma M.	"	15
Morin, Miss Jeanette L.	Toronto	16
Morin, Miss Lucy M.	"	16
Morris, Exors. Estate Hon. Alex.	"	261
Morris, Exor. Estate Miss Christine V.K.	"	8
Morris, Administrator Estate Edmund M.	"	2
Morris, Exors. Estate Edward	Fonthill	15
Morris, Mrs. Emily C.	Toronto	12
Morris, Francis J. A.	Peterborough	1
Morris, Trustees Estate James, for Mrs. H. E. Spragge	Toronto	26
Morris, M.	Woodstock	15
Morris, Mrs. Margaret J.	Toronto	2
Morris, Pryce	"	7
Morris, Administratrix Estate Col. R. C.	"	7
Morrison, Miss Edith C.	Mono Road	6
Morrison, Mrs. Edna M.	Toronto	30

Imperial Bank of Canada

Morrissey, Michael	Moberly, Mo.	10
Morrow, George J.	Toronto	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J.C. Morrow	"	35
Morrow, Mrs. Rebecca M.	Ingersoll	14
Morse, Mrs. Jessie M.	Winona, Minn.	1
Mortimer, Wm. C.	Winnipeg, Man.	50
Mosley, Jos.	Welland	20
Moyer, Mrs. Margaret	Alsask, Sask.	1
Moyle, J. R.	Bobcaygeon	5
Muir, Miss Helen	St. Catharines	33
Muir, Miss Janet F.	Port Dalhousie	10
Muir, Mrs. M. Caroline	St. Catharines	3
Muir, William C.	Port Dalhousie	4
Muldrew, Miss Ellen	Toronto	3
Munro, Mrs. Jean	Paris, France	42
Munro, Miss Mary P.	Fergus	1
Murphy, Mrs. Martha	Quebec, P.Q.	25
Mustard, Wilfred P.	Baltimore, Md.	23
McAlister, Miss Annie B.	Fergus	5
McAlister, Miss Elizabeth	"	5
McAlister, Miss Mary	"	5
McAlister, W.	Hamilton	20
McAndrew, Miss Annie M.	Toronto	48
McAndrew, Miss Jane	"	63
McAuliff, M.	Welland	100
McCabe, Miss Agnes H.	King	5
McCabe, Mrs. Mary	Toronto	10
McCall, Douglas	"	4
McCall, Miss Eva A.	Vittoria	2
McCall, Mrs. Jane	Toronto	13
McCall, Mrs. Minnie F.	Vittoria	2
McCalla, Miss Dencie M.	St. Catharines	17
McCalla, Miss Edith M.	"	18
McCalla, Miss Mary D.	"	15
McCallum, Mrs. Emma	Coburg	14
McCallum, Peter A., in trust	St. Catharines	59
McCaw, John H.	New Liskeard	2
McClelland, F. J.	Niagara-on-the-Lake	10
McClelland, W. R.	"	16
McCollum, Mrs. Adeline M.	Toronto	12
McCollum, Allan C.	"	2
McCollum, Chas. S.	"	2
McCollum, Miss Edith	"	50
McCollum, Miss Edith, in trust for A. C. McCollum	"	11
McConkey, Mrs. M. J.	"	18
McCreery, Mrs. Ada G.	Cranbrook, B.C.	18
McCulloch, Mrs. Agnes H.	Galt	90
McCulloch, Exors. Estate Hugh	"	60
McCulloch, R. O., in trust	"	16
McCullough, Wm. A.	Toronto	5
McDiarmid, J. W.	Athabasca, Alta.	5
McDonald, Donald H.	Fort Qu'Appelle, Sask.	110
McDonald, Mrs. Elleonora C.	Winnipeg, Man.	32

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McDonald, Hugh C.	Belwood	5
McDonald, Robt.	Grand Valley	5
McDowell, Fred W.	Sault Ste. Marie	25
McFall, Miss Annie E.	Bolton	2
McFall, Arthur A.	"	70
McFall, Miss C. Louise	"	5
McFiggins, Arthur J.	Fenella	2
McGee, Mrs. Elizabeth	Ottawa	169
McGee, Real Estate Coy., Ltd.	Toronto	25
McGhee, John	St. Thomas	16
McGiffin, Mrs. Anna B.	Swansea	14
McGillivray, Miss Catharine	Port Colborne	35
McGillivray, Donald	"	5
McGillivray, Miss Mary	"	35
McGregor, Rev. George	St. Louis de Gonzague,	
	P.Q.	4
McGuire, Geo.	Uxbridge	20
McIntosh, Mrs. Elizabeth	Lindsay	2
McIntyre, Exors. Estate Gilbert H.	St. Mary's	10
McIntyre, W. A.	St. Thomas	10
McKay, Mark S.	Galt	15
McKenzie, Alex.	Redcliff, Alta.	4
McKibbin, Herbert A.	Port Arthur	20
McKiggan, Albert J.	Woodstock	6
McLachlan, Mrs. Alice	Guelph	10
McLachlin, Exors. and Trustees Estate H.F.	Arnprior	100
McLaren, Mrs. Eleanor M.	Hamilton	14
McLaren, Geo. H., M.D.	Todmorden	11
McLaren, H.E.	Hamilton	16
McLennan, Mrs. Elsie M.	Toronto	201
McLennan, J. C.	"	100
McLeod, Senior, John	Amigari	51
McMartin, Exors. Estate John	Cornwall	332
McMaster, Isaiah	Barrie	17
McMeekin, Estate Rev. Henry, LL.D.	Ottawa	2
McMichael, A. F.	Toronto	20
McMillan, A. N., in trust	Bowmanville	2
McMillan, Mrs. Mary H.	"	7
McMullen, Mrs. Ida L.	Fredericton, N.B.	10
McMurray, Louis S., in trust	Toronto	63
McMurray, Mrs. Suzanne S.	"	64
McMurray, W. J.	Niagara Falls	10
McMurrich, A. R.	Toronto	20
McMurrich, Mrs. Minnie G.	Toronto	10
McNeal, Senior, Cornelius	Port Colborne	23
McNeal, Mrs. Susan	"	16
McNeal, William L.	"	40
McNeil, James	New York, N.Y.	28
McNeil, S. A.	Toronto	5
McPherson, Allan	Longford Mills	27
McPherson, Allan, in trust	"	5
McPherson, Allan, in trust for Quincy Adams Lumber Co.	"	5
McPherson, Edgar A.	Prescott	7
McPherson, Mrs. Frances M.	"	1

Imperial Bank of Canada

McRae, J. H.	Niagara Falls	42
McVean, James H.	Dresden	18
McVity, F. H., Asst. Mgr.	Toronto	24
McWilliams, Jas. D.	"	15
Nairn, Executrices Estate Alexander.	Toronto	9
Nasmith, Mrs. Alice M.	Port Perry	3
Nasmith, Mrs. Susie B.	Toronto	4
National Life Assurance Co. of Canada. .	"	568
National Trust Co., Ltd.	"	225
National Trust Co., Ltd., Exors. and Trustees Estate Allen Brown.	Montreal	5
National Trust Co., Ltd., Trustee of Will and Codicils of Dom. Farrell, deceased.	Toronto	112
National Trust Co., Ltd., Trustees Estate C. I. Green Armytage.	Winnipeg	62
National Trust Co., Ltd., Trustee Anson Jones Estate	Toronto	85
National Trust Co., Ltd., Committee for Ida M. Kilman Estate.	"	15
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.	"	52
National Trust Co., Ltd., Exors. Estate Elias Rogers.	"	228
National Trust Co., Ltd., Trustee for Jean M. Wade trust.	"	9
National Trust Co., Ltd. and R. C. H. Cassels, Trustees for Mrs. M. H. Longmore.	Montreal	70
National Trust Co., Ltd. and Mrs. Jane Cooch, Exors. Estate A. C. Cooch. .	Toronto	50
National Trust Co., Ltd., et al., Exors. Estate Geo. H. Watson.	"	10
Nattress, Mrs. Julia.	"	28
Nattress, Mrs. Sarah A.	"	5
Neale, Alfred G.	Niagara Falls	5
Neale, Alfred G., and Lena Neale.	"	5
Neelin, James M.	Port Arthur	125
Neeve, Chas. G.	Toronto	3
Neff, Mrs. Catharine	Port Colborne	6
Neilson, James	Scarboro.	70
Neilson, John	"	70
Nelles, Mrs. Christie A.	Toledo, Ohio.	34
Nelles, G. R.	Thorold	6
Nelles, Exors. Estate Jno. A.	London	14
Nelles, Thos. R.	Simcoe	5
Nelson, Carl F.	Pearson, Wash.	30
Nelson, Mrs. Deborah.	Brandon, Man.	5
Nelson, Mrs. Emily	Toronto	40
Nelson, Mrs. Regina	Chater, Man.	10
Nelson, Wm. J.	"	10
Newcombe, Mrs. Barbara L.	Winnipeg, Man.	15
Newcombe, Dan. W.	St. Thomas.	25
Newell, Isaac N.	Aylmer	4
Newman, F. J.	Balgownie, Sask.	15

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Nichols, Mrs. Janet E.....	Fergus.....	11
Nichols, Walter C. & Mae C. Nichols or the survivor.....	Ridgeway.....	10
Nicks, Benjamin D.....	".....	5
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Nispel, Mrs. Mary E.....	Preston.....	20
Nivin, Mrs. Florence B.....	Toronto.....	8
Noble, Mrs. Jessie M.....	Banff, Alta.....	150
Nordheimer, Exors. Estate Samuel.....	Toronto.....	128
Norris, Mrs. Ella C.....	Fergus.....	10
North American Life Assurance Co.....	Toronto.....	409
North, Charles H.....	Picton.....	7
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northern Trusts Co., Exors. Estate Hy. T. Champion.....	Winnipeg, Man.....	8
Northway, John.....	Toronto.....	400
Northway, John A.....	".....	53
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	140
Nott, B. F.....	North Bay.....	10
Nunns, A. L.....	London, Eng.....	50
Nunns, Mrs. Mary F.....	".....	50
Oakley, J. G.....	Toronto.....	20
Oatway, Mrs. Sophia A.....	Winnipeg, Man.....	10
O'Brien, Miss Catharine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	56
O'Brien, Mrs. Jessie.....	Toronto.....	46
O'Bryan, Joseph S.....	Halifax, N.S.....	27
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes.....	Ottawa.....	20
Odlum, Miss Eleanor D., and Miss Helen E. Odlum.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	8
Oges, Mrs. Bertha.....	Crystal Beach.....	5
O'Hara, Miss Gertrude.....	Toronto.....	28
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Exors. Estate Eugene.....	Toronto.....	300
Olmsted, Mrs. Edith H.....	Hamilton.....	50
O'Neill, Miss Alice A.....	Toronto.....	12
O'Neill, Miss Emma R.....	Port Colborne.....	10
O'Reilly, Estate Charles, M.D.....	Toronto.....	8
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	43
O'Reilly, P. Harcourt.....	Calgary, Alta.....	41
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47
Osborne, Colin.....	".....	80
Osborne, E. B.....	".....	10
Osborne, F. D.....	Toronto.....	5
Osborne, Mrs. Henrietta L.....	Hamilton.....	14
Osborne, Mrs. Isabel B.....	Bournemouth, Eng....	100
Osborne, Trustees Estate J. B.....	Beamsville.....	110

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Osborne, Exors. Estate James Kerr	Toronto	161
Osborne, J. P.	Beamsville	50
Osler, Sir E. B.	Toronto	200
Osler, F. G.	"	40
Osler, F. G., E. F. Osler, H. F. Osler and W. L. Matthews, Trustees	"	200
Osler, Lady Grace R.	Oxford, Eng.	100
Osler, H. S., and F. W. G. Fitzgerald, in trust	Toronto	50
Osler & Hammond	"	57
Oxley, F. H., Agent	Halifax, N.S.	4
Oxley, F. H. and Violet Marchioness of Donegal, Trustees	"	19
Oxley, Miss Isabella E.	Toronto	30
Packard, Ambrose	Providence, R.I.	1
Packard, Miss Mary S.	Centerdale, R.I.	4
Packard, Miss Rhoda G.	"	3
Packard, Miss Sara De V.	"	3
Paff, Mrs. Elizabeth	Stratford	30
Paget, Mrs. Annie G.	Cranbrook, B.C.	6
Paget, Very Rev. Edward C.	Calgary, Alta.	17
Paisley, Mrs. Louise F.	Sackville, N.B.	2
Parker, A. McN.	Wolfville, N.S.	12
Parker, Miss Catharine G.	London, Eng.	4
Parker, Trustees Estate Hon. Daniel McN.	Dartmouth, N.S.	9
Parker, Miss Fanny A.	Wolfville, N.S.	26
Parker, John T.	Toronto	21
Parker, Wm. A.	"	13
Passmore, S. R.	"	6
Pate, Mrs. Julia M.	"	10
Paterson, Miss Annie M.	St. Catharines	22
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust	"	7
Paterson, Mrs. Florrie	"	100
Paterson, James	Warton	5
Paterson, Mrs. Marion J.	N. D. de G.	10
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Paton, Miss Annie	Winnipeg, Man.	2
Patten, Mrs. Mary J.	St. George	16
Patterson, Mrs. Edythe A.	Toronto	6
Pattinson, George, Mrs. Mary E. Fergu- son, Jas. B. O'Brian and G. G. LeMesurier, Trustees Estate Hon. John Ferguson	Toronto	102
Patton, Mrs. Louisa C.	"	17
Paul, Miss Hannah M.	Natal, B.C.	7
Paulin, George	Calgary, Alta.	22

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Pearce, Miss Adolphina T.	Calgary, Alta.	14
Pearce, Miss Frances.	" "	4
Pearce, Wm., Trustee No. 1.	" "	22
Pearce, Wm., Trustee No. 2.	" "	14
Pearce's Limited.	Calgary	30
Pearman, Horace V.	Wolfville, N.S.	2
Peirce, Miss Annie V.	Georgetown.	5
Peirce, Miss Mary.	"	6
Pengelly, Henry	Toronto.	12
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepler, James B.	Winnipeg, Man.	6
Pepler, Mrs. Marjory L.	St. Catharines.	5
Peregrine, Miss H. May	Branchton.	1
Perley, Sir George H.	Ottawa.	40
Perry, Mrs. Jenny B.	Welland.	7
Perry, Peter.	Manilla, Philippine Islands.	10
Pew, Mrs. Ella V.	Muskegon, Mich.	19
Phillips, Chas. T.	Fort Chipewyan, Alta.	35
Phillips, Robt. T.	Masson, Que.	25
Philp, James	Newcastle	12
Phipps, A. E.	Toronto.	45
Phipps, Mrs. Susan S.	Victoria, B.C.	11
Phipps, Miss Victoria A.	"	10
Phoenix Insurance Co., The.	Hartford, Conn.	479
Pinkerton, Mrs. Tilly K.	Belleville	16
Pipon, Mrs. Maude M.	Toronto.	60
Pirie, Charles N.	Costa Rica, C.A.	100
Pontifex, Bryan	Birmingham, Eng.	7
Poole, Estate Henry S.	Guildford, Eng.	11
Poole, Ivan R.	Nelson, B.C.	5
Porritt, Frederick R.	Vancouver Island, B.C.	23
Porritt, Thomas H.	South Croydon, Eng.	15
Pound, Mrs. Dorothy	Ridgeway.	5
Pound, Mrs. Gertrude C.	"	5
Pound, Isaac L.	"	30
Pound, Vivian E.	"	15
Powell, C. Berkeley	Ottawa.	100
Pratt, John I.	Port Arthur	10
Pretty, Mrs. Olive F.	Toronto.	5
Price, Miss Rose	Winnipeg, Man.	5
Primrose, Mrs. Elizabeth B.	Toronto.	1
Prince, Mrs. Charlotte.	"	42
Prior, James	St. Catharines.	23
Proctor, Mrs. Katharine M.	Victoria, B.C.	2
Proudfoot, Mrs. Robina McL.	Chicago, Ill.	46
Prunty, Mrs. Catherine.	North Bay	5
Purser, Mrs. Leila	Coburg.	10
Quarry, Mrs. Annie A.	Sandwich.	8
Quinn, Mrs. Catherine.	Almonte.	5
Racey, Mrs. Kathleen E. L.	Vancouver, B.C.	20
Radley, Mrs. Elizabeth J.	Toronto.	84
Rae, David A.	Belwood.	5
Rae, Miss Sarah A.	"	3

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Raikes, Exors. Estate George.....	Barrie.....	7
Raikes, Miss Georgina.....	".....	24
Raikes, Richard, M.D.....	Midland.....	6
Ramsay, Mrs. Agnes B. O.....	Melrose, Scotland.....	200
Ramsay, Douglas M.....	Edinburgh. Scot.....	582
Ramsay, Lt.-Col. J. Gordon.....	".....	600
Ramsay, Exors. Estate Wm.....	".....	79
Ramsey, Alan R.....	Toronto.....	35
Ramsey, Mrs. Eliza J.....	Brooklyn, N.Y.....	15
Ramsey, Henry A. M.....	".....	15
Ramsey, J. G.....	Toronto.....	130
Ramsey, Mrs. Jane T.....	Madison, N.J.....	25
Rankin, Mrs. Ada W.....	Toronto.....	30
Rankin, Alexander.....	".....	30
Rankin, Miss Elizabeth.....	St. Catharines.....	19
Rankin, T. A.....	Toronto.....	15
Ranney, Arthur E.....	North Bay.....	45
Ray, Mrs. Maggie.....	Kimball, Minn.....	7
Raymer, Mrs. Mary A.....	Manhattan Beach, Cal.....	22
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Rea, Mrs. Gertrude M.....	Toronto.....	25
Read, Wm. and Elizabeth.....	Niagara Falls.....	3
Rector and Wardens, Trinity Church.....	Galt.....	17
Reeb, Mrs. Harriet A.....	Port Colborne.....	3
Reeb, Miss Minnie.....	".....	3
Reeb, Thomas E.....	".....	3
Reeb, William.....	".....	3
Regan, Mrs. Ella.....	St. Thomas.....	25
Reid, Miss Eva J.....	Victoria Harbor.....	12
Reid, Mrs. Olive S.....	Calgary.....	2
Reid, Walter B.....	Victoria Harbor.....	16
Reid, Wm. J.....	".....	39
Reilly, Miss Margaret J.....	Niagara Falls South.....	7
Renny, Miss Agnes.....	Stephen, Minn.....	6
Renny, Miss Catherine A.....	Fergus Falls, Minn.....	6
Renny, Miss Jessie.....	".....	6
Retallick, Mrs. Phyllis C.....	Winnipeg, Man.....	14
Revell, H. B., in trust for Eileen M. Revell.....	Toronto.....	1
Reynolds, Mrs. Ella F.....	".....	30
Rice, Executrix Estate O. F.....	".....	40
Richardson, Mrs. Eliza A.....	Ingersoll.....	13
Richardson, Mrs. Francis W.....	St. Catharines.....	5
Richardson, John A.....	Montreal, P.Q.....	49
Richardson, John W.....	Fergus.....	2
Richardson, W. C.....	St. Catharines.....	3
Rickwood, Gilbert.....	Woodstock.....	10
Riddell, Miss Annie E.....	Hamilton.....	8
Riddell, John E.....	".....	20
Riddle, Chas.....	St. Thomas.....	7
Ridley, Mrs. Edith.....	Ingersoll.....	10
Ridout, Mrs. Angie M.....	Toronto.....	3
Rioch, Geo. M.....	Kenora.....	10
Riordon, Mrs. Amy L.....	Montreal, P.Q.....	2
Ritchie, Geo.....	Detroit, Mich.....	5
Roach, Edwin.....	Toronto.....	100

Imperial Bank of Canada

Roach, Miss Louisa	Burlington	25
Robert, F. A.	Chatham	50
Roberts, Fred T.	St. Thomas	3
Roberts, Mrs. Jessie	Oshawa	5
Robertson, Alex.	Quebec, P.Q.	2
Robertson, Mrs. Ann F.	Toronto	57
Robertson, C. S., Mgr. and W. Cecil Lee, Treas., in trust	"	8
Robertson, Mrs. Eleanor M.	"	4
Robertson, Miss Jane M.	Quebec, P.Q.	10
Robertson, John	Toronto	5
Robertson, J. S.	St. Thomas	3
Robertson, Mrs. Margaret G.	Westmount, Que.	25
Robinson, Miss Ada C.	Barrie	5
Robinson, A. H. A., in trust for Arthur D. Robinson	Peterborough	2
Robinson, A. H. A., in trust for Melville C. Robinson	"	2
Robinson, A. L.	Hamilton	12
Robinson, Mrs. Esther	Stouffville	2
Robinson, Exors. Estate Fred	Revelstoke, B.C.	29
Robinson, Fred. M.	Dundas	10
Robinson, George	Napanee	100
Robinson, Miss Harriet M. E.	Barrie	10
Robinson, H.	Toronto	7
Robinson, James W.	Leamington	20
Robinson, Mrs. Lydia A. E.	Hamilton	52
Robinson, Miss Mary	Leamington	19
Robinson, Executrices Estate Mrs. Sarah	Toronto	60
Robinson, Stanley D.	Hamilton	12
Rodgers, Miss Rebecca	Winnipeg, Man.	14
Roether, Samuel	Toronto	30
Roger, Miss Edith A.	Vancouver, B.C.	5
Rogers, Alonzo	Ridgeway	13
Rogers, Alonzo and Flora, or the sur- vivor	"	2
Rogers, Mrs. Annie E. J. A. Forster and Chas. Rogers, Exors. Estate George Rogers	Welland	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.	Denver, Col.	29
Rogers, John M.	Toronto	1
Rogers, Miss Rachel S.	Merritton	1
Rogerson, Mrs. Jennie A.	Toronto	24
Rohleder, Frederick	Kitchener	42
Rolph, Frank A.	Toronto	77
Romain, Miss Kate C.	Oakville	15
Roos, Geo. A.	Preston	20
Roper, Mrs. Fanny E.	Ottawa	39
Rose, Norman E.	Brandon, Man.	6
Roseburgh, Mrs. Jessie W.	Toronto	2
Rosenbloom, Morris	Kirkland Lake	5
Rosenroll, Mrs. F. Irene	Ferintosh, Alta.	2
Ross, Mrs. Christina B.	Toronto	10
Ross, Ernest W.	North Bay	19
Ross, Mrs. Ethel A.	Montreal, P.Q.	29

Imperial Bank of Canada

Ross, Mrs. Jennie E.	Saskatoon, Sask.	1
Ross, John L.	Winnipeg, Man.	1
Ross, John T., Exor. Estate Jas. Gibb	Quebec, P.Q.	31
Ross, John W.	Shanghai, China.	13
Ross, Mrs. Margaret	Port Robinson	9
Ross, Miss Marion E.	North Bay	5
Ross, Mrs. Mary	Fergus	2
Ross, Robt.	Toronto	2
Ross, Walter	Lethbridge, Alta.	23
Ross, Wm. A.	Vineland Station	8
Rounthwaite, Miss Elizabeth M.	Toronto	26
Rowe, Mrs. Lizette B.	Newark, N.J.	42
Rowland, Mrs. Mary A. N.	Kingston	7
Roy, Mrs. Mary A.	Hamilton	21
Royal Trust Co., The, in trust	Montreal, P.Q.	30
Royal Trust Co. The, Trustees C. E. A. Boswell marriage settlement.	Quebec, P.Q.	12
Royal Trust Co., The, Trustees for Annie S. Hill.	Toronto	6
Royal Trust Co., Trustees Estate J. Travers Lewis	Ottawa	50
Royal Trust Co., The, and Chas. Frémont, Exors. Estate Alex. Lemoine.	Quebec, Que.	9
Rudolf, Mrs. Edna H.	Brookline, Mass.	10
Rudolf, Robt. D., M.D.	Toronto	15
Rumsey, Miss Melia	Ingersoll	7
Rush, H.	Peterborough	5
Russell, Exors. Estate Frank J.	Toronto	25
Russell, John P.	"	10
Russell, Mrs. Mary T.	"	3
Russell, W. R.	Quebec, P.Q.	10
Rutherford, Mrs. Edith	Chilliwack, B.C.	5
Ryan, Exors. Estate Hugh	Toronto	630
Ryan Patrick F.	Ridgeway	19
Ryerson, Exors. Estate Mary A.	Toronto	60
Sage, Miss M. Monica	London	33
Sailsbury, Mrs. Mary G.	Toronto	28
Salaman, Mrs. Ann S.	Ventnor, I. of W.	17
Samuel, Mrs. Lilla	London, Eng.	14
Sanders, W. B.	Stouffville	38
Sargent, Homer E.	Pasadena, Cal.	25
Sargent, Homer E., No. 2.	"	35
Saunders, Trustees Estate A.	London, Eng.	119
Savage, Mrs. Marion D.	Montreal, P.Q.	25
Sawle, Mrs. Clara	Edmonton, Alta.	5
Saylor, C. Wesley	Trenton	10
Scandrett, H. B.	Toronto	5
Scarff, H. W.	St. Thomas	15
Scarff, H. W., in trust	"	4
Scarff, Exors. Estate Js. S.	Woodstock	17
Scarff, Miss Laura K.	"	2
Scarff, Mrs. Marjorah E.	"	2
Scarth, J. F., and C. G. Scarth, in trust.	Winnipeg, Man.	9
Scheibe, David	Toronto	3
Scheibe, G. Elmer	"	4

Imperial Bank of Canada

Schissler, Mrs. Bertha M.....	Victoria Harbour.....	9
Schissler, Charles.....	".....	7
Schissler, Frank.....	".....	6
Schissler, Harry E.....	".....	5
Schissler, J. P.....	".....	7
Schmidt, Mrs. Anna C.....	Shakespeare.....	5
Schneider, Mrs. Louise.....	Toronto.....	10
Schneuker, Chas.....	Woodstock.....	5
Scholfield, Exors. Estate Mrs. Rebecca...	Port Colborne.....	12
Schooley, Exors. Estate Ed. J.....	Ridgeway.....	10
Scholey, E. K.....	Toronto.....	28
Scholey, Miss Olive M.....	".....	10
Scott, Miss Ada Jean.....	".....	44
Scott, Frank W.....	".....	51
Scott, H. D.....	".....	10
Scott, Mrs. Helen G. M.....	Haslemere, Eng.....	391
Scott, James.....	Toronto.....	42
Scott, J. E.....	Aylmer.....	20
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, John N.....	Petatlan Guerrero, Mex	12
Scott, Miss Katharine S., and F. W. Lee in trust.....	Toronto.....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Mrs. Mary T.....	".....	15
Scott, Robt. F., and B. E. Bull, in trust.	".....	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Saskatoon, Sask.....	3
Seager, Mrs. M. Lilian.....	Toronto.....	2
Sears, John E.....	Thorold.....	5
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Exors. Estate S. W.....	Brantford.....	14
Semple, Miss Gertrude M.....	Toronto.....	14
Semple, Miss Margaret L.....	Ottawa.....	14
Semple, Exors. Estate Robt.....	Tottenham.....	11
Semple, W. H. A.....	Coburg.....	9
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Herbert S.....	Summerside, P.E.I.....	7
Sharpe, Walter.....	Toronto.....	20
Shaw, Elmer.....	Abernethy, Sask.....	50
Sherk, Hugh.....	Ridgeway.....	15
Sherk, Ward H.....	".....	4
Sherrin, G. A.....	Toronto.....	5
Sherwin, Mrs. Nellie J.....	Fenella.....	5
Shickluna, Misses Isabella and Bertha, or the survivor.....	St. Catharines.....	6
Shields, Mrs. Bessie C.....	Toronto.....	10
Shields, James D.....	".....	10
Shields, W. R.....	North Bay.....	20
Shier, Miss Mabelle B.....	Toronto.....	5
Shier, Walter C.....	Uxbridge.....	10
Shipley, Hance W. A., and Annie Shipley, jointly.....	Union.....	21

Imperial Bank of Canada

Shisler, Harvey A.	Ridgeway	20
Silcox, Wilson	London	20
Silver, Mrs. Blanche	Halifax, N.S.	28
Simpson, Mrs. Minnie	Montclair, N.J.	14
Simpson, Peter E.	Brule Mines, Alta.	5
Sinclair, Alfred	Broadview, Sask.	1
Sinclair, D. G. C.	New York, N.Y.	10
Sinclair, Exors. Estate J. C.	Toronto	20
Sinclair, Mrs. Margaret	Woodstock	5
Sinclair, Mrs. Muriel G.	Toronto	1
Singer, Exors. Estate James	Fergus	20
Sisters of St. John the Divine	Toronto	11
Sisters of St. Joseph	"	4
Sivers, Charles L.	"	7
Sivers, Geo. J.	San Francisco, Cal.	150
Skitch, Mrs. Fannie J.	Welland	13
Skynner, Henry J.	Winnipeg, Man.	35
Slatter, Mrs. Maude	Toronto	15
Sloan, Miss Bertha	Fergus	11
Slocombe, Miss Annie	Hamilton	10
Small, Alex. T.	Beamsville	18
Small, Arthur A.	Chicago, Ill.	24
Small, Harry C.	Toronto	12
Small, Wolston, N. J.	St. Catharines	20
Smart, Alfred M.	London	50
Smart, Alfred M., and Catherine S. Smart	"	28
Smart, Miss Annie S.	"	45
Smith, Albert	Toronto	10
Smith, Alonza T.	North Bay	25
Smith, Exors. Estate Prof. Andrew	Toronto	180
Smith, Mrs. Anna M.	North Bay	75
Smith, Miss A. Clarice	Ottawa	14
Smith, Miss B. Eloise	Vancouver, B.C.	14
Smith, E. Vincent	Niagara Falls	10
Smith, E. A.	Toronto	105
Smith, Mrs. Eva C.	North Bay	50
Smith, Mrs. Florence E.	Toronto	6
Smith, Exors. Estate Sir Frank	"	350
Smith, Geo. W., M.D.	North Bay	100
Smith, Mrs. Gertrude A.	Moose Jaw, Sask.	8
Smith, G. L., Administrator Estate Alice L. Smith	Toronto	5
Smith, Harry G.	Wetaskiwin, Alta.	1
Smith, Miss Hazel V.	Penella	5
Smith, Mrs. Henriette A.	Wingham	5
Smith, Mrs. Jessie D.	Sarnia	14
Smith, Mrs. J. Lucretia	Stratford	1
Smith, Mrs. Lilian M.	Ottawa	30
Smith, Mrs. Lucia M.	Wetaskiwin, Alta.	5
Smith, Mrs. Lucie E.	Toronto	11
Smith, Miss Maria E.	North Bay	11
Smith, Miss May G.	Toronto	5
Smith, Robt.	"	16
Smith, Mrs. Sarah M.	Dorchester, N.B.	30
Smyth, Miss Jane	Kingwood	21
Smyth, Mrs. Julia S. M.	Lindsay	4

Imperial Bank of Canada

Snell, Mrs. Eliza J.	Woodstock	4
Snider, Mrs. Caroline E.	Simcoe	2
Snowball, George M.	Toronto	10
Snyder, Fred W.	Kitchener	14
Snyder, Geo. B.	Niagara Falls	7
Snyder, Miss Lena	Kitchener	7
Snyder, Mrs. Martha J.	Niagara Falls	25
Somerville, Mrs. Marion	Toronto	16
Somerville, Mrs. Mary A.	"	15
Sorby, Charles F.	Gores Landing	23
Sorley, Mrs. Marion R.	Toronto	1
Southcott, Harry	St. Catharines	14
Southdrive Securities Ltd.	Toronto	17
Spellman, Mrs. Annie	Hastings	21
Spence, John H.	Brantford	10
Spence, Mrs. Margaret	Niagara Falls, South	10
Spence, Robt. and Margaret Spence, Joint Account	"	4
Spencer, Chas. C.	Picton	6
Spencer, Exors. Estate J. W.	Toronto	6
Spencer, Mrs. Katharine S.	"	6
Spencer, M. W.	Fonthill	50
Spiers, Mrs. Edith L.	Galt	2
Spragge, G. E., and A. G. Robertson, Trustees	Toronto	10
Spragge, G. E., and A. B. Wilkie Trustees	"	25
Spragge, Mrs. Harriet E.	"	10
Sproat, Mrs. Elizabeth J.	Milton West	10
Square, John S.	Stratford	37
Square, John S., in trust for Mary A. H. Frank	"	10
Stanley, Mrs. Margaret V.	Toronto	7
Stanstead Corporation, The	Hopkins, Minn.	28
Starr, Fred. W.	Niagara Falls	5
Starr, Mrs. Georgie	Nelson, B.C.	5
Stayner, Frederic H.	Exmouth, Eng.	162
Stayner, Mrs. Harriot R.	Toronto	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner	"	182
Stayner, Major Lawrence G.	Salisbury, Eng.	17
Stayner, Rev. Winslow S.	Toronto	250
Stearns, Mrs. Clara E.	Pine Bluff, Ark.	10
Stedman, Mrs. Jessie C.	Brantford	5
Steele, Andrew C.	Fergus	5
Steele, Henry P.	"	10
Steele, Mrs. Jennie B.	"	9
Sterling, Mrs. Jeanne L.	New York	14
Sterling, R. N.	London	9
Sterns, Miss Anna M.	Toronto	2
Stevens, Miss F. Helen	Calgary, Alta.	5
Stevenson, J. M.	Rochester, N.Y.	55
Stewart, Alex. S.	Hamilton	78
Stewart, Miss Eleanor R.	Victoria, B.C.	20
Stewart, Mrs. Fannie E.	Toronto	10
Stewart, Exor. Estate John	"	21

Imperial Bank of Canada

Stewart, John Ross	Cleveland, Ohio	17
Stewart, Miss L. Joyce	Vernon, B.C.	20
Stewart, Trustees Estate Robert	Toronto	36
Stewart, Mrs. Susan	"	12
Stewart, Thomas A.	Port Dalhousie	28
Stewart, William	Toronto	19
Stocks, Mrs. Agnes	Tillsonburg	1
Stocks, W. S.	"	3
Stockwell, Mrs. M. E.	Toronto	31
Stoddart, Mrs. Louisa M.	New York, N.Y.	10
Stokes, Mrs. Edith M.	Plymouth Eng.	20
Stone, George	Port Perry	25
Storie, James D.	Oshawa	50
Strachan, Robt. C.	Fernie, B.C.	3
Strang, Mrs. Williamina C. C.	Quebec, P.Q.	12
Strathy, Mrs. Agnes S.	Toronto	3
Strathy, G. B.	"	117
Strathy, G.B., and G.S. Strathy, Trustees	"	37
Strathy, Mrs. Theodora	"	7
Stratton, A. H., Trustee and Executor	Peterborough	11
Strauss, Mrs. Bertha	East Aurora, N.Y.	20
Strauss, Louis	"	40
Strudwick, Mrs. Florence	Fort Qu'Appelle, Sask.	25
Stuart, Exor. Estate Mrs. Elizabeth C.	Guelph	14
Sudworth, W. A.	Ingersoll	10
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutherland, Chas. N.	"	10
Sutherland, Donald M.	Woodstock	6
Sutton, Mrs. Alice	Hamilton	4
Swabey, Charles	Toronto	30
Swabey, Mrs. Florence	"	46
Swan, Miss Beatrice H.	"	33
Swan, Henry	"	150
Swan, James H.	"	20
Swan, John E.	"	85
Swan, Mrs. Mary C.	"	10
Swan, Thos.	"	13
Swan, Wilfred E.	"	20
Swan, W. H.	"	100
Swayze, W. D.	St. Catharines	35
Sylvester, Mrs. Lottie A.	Toronto	12
Symmes, Mrs. E. E.	Niagara Falls	2
Symmes, Exors. Estate H. D.	"	93
Symons, D. T., in trust for Miss Harriet J. Kingstone	Toronto	1
Symons, D. T., in trust for Sophia G. Kingstone	"	2
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement	"	10
Tarr, Henry J.	Winnipeg, Man.	3
Tate, C. W.	Paris, Ont.	3
Tate, Mrs. Elizabeth	Bittern Lake, Alta.	11
Tate, Wm. T.	Grand Valley	1
Tatham, Mrs. Anne H.	New Liskeard	10
Taylor, Miss A. Flora	St. Catharines	5

Imperial Bank of Canada

Taylor, Miss Amy E. R.	Toronto.	5
Taylor, Arthur C.	"	16
Taylor, Mrs. Beatrice E.	Winnipeg, Man.	1
Taylor, Chas.	Port Perry.	2
Taylor, George W.	Shannonville.	21
Taylor, H. E.	Toronto.	25
Taylor, Miss Helen F.	"	3
Taylor, Mrs. Helen R.	"	3
Taylor, Henry J.	St. Catharines.	120
Taylor, Henry J., in trust.	"	17
Taylor, H. Norman	"	5
Taylor, H. Thornton	"	3
Taylor, John C.	Port Perry.	28
Taylor, Miss Mary L.	Toronto.	5
Taylor, Samuel R.	Westmount, P.Q.	4
Taylor, Mrs. Sophia.	Toronto.	1
Taylor, Wm. C.	"	2
Teal, Mrs. Katharine	Ridgeway	39
Teeple, Mrs. Ella M.	Watertown, S. Dakota	39
Telfer, Mrs. E. C.	Belvidere, N.J.	25
Tennent, Mrs. Mary C. P.	York, Eng.	35
Tennis, Mrs. Erie E.	LaPorte, Ind.	13
Teskey, Exors. Estate Luke, M.D.	Toronto.	9
Tessier, Justice Auguste	Rimouski, P.Q.	10
Tew, Richard	Toronto.	5
Theal, Herbert	Dunnville	3
Thom, Mrs. Flora M.	Ridgeway	4
Thom, Exors. Estate John H.	Toronto.	15
Thompson, Miss Alice M.	"	10
Thompson, Fearnley	Calgary, Alta.	5
Thompson, James.	Aurora.	10
Thompson, James S.	Calgary, Alta.	9
Thompson, Mrs. Jane F.	Toronto.	5
Thompson, John.	Ingersoll.	10
Thompson, Samuel H.	Toronto.	45
Thompson, Mrs. Susannah J.	"	7
Thompson, William W.	Calgary, Alta.	30
Thomson, Mrs. A. Laurence.	Hamilton.	40
Thomson, D. E.	Toronto.	40
Thomson, Mrs. Elma	Moose Jaw, Sask.	8
Thomson, Mrs. Janet C. T.	Winnipeg, Man.	10
Thorburn, Exors. Estate James.	Toronto.	70
Thorburn, Mrs. Jane	"	4
Thornton, Miss Josephine M.	"	6
Tindale, Mrs. Mary E.	Fergus.	5
Tippet, Mrs. Beatrice	Port Hope.	7
Tippet, Richard S.	"	1
Tisdale, D. R.	Simcoe.	25
Tobin, C. A.	Fergus.	11
Tobin, Miss Emily H.	"	18
Todhunter, Mrs. Jessie S.	Columbus, Ohio.	84
Toner, Mrs. Edith M.	Collingwood	20
Toreson, Thomas.	Wetaskiwin, Alta.	20
Toronto General Trusts Corporation, Exors. Estate H. F. Hamilton	Ottawa.	40

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Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	Ottawa.....	24
Toronto General Trusts Corporation, in trust for children Mrs. K. Martin.	"	4
Toronto General Trusts Corporation, in trust for H. S. Perley.....	"	67
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque.	Toronto.....	51
Toronto General Trusts Corporation, Trustee for Edith F. Brittain.....	"	4
Toronto General Trusts Corporation, in trust for Annie Carlon.....	"	37
Toronto General Trusts Corporation, Exors. Estate W. J. Hanna.....	"	105
Toronto General Trusts Corporation, Trustees re Hughes trust.....	"	42
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir..	"	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	"	25
Toronto General Trusts Corporation, Trustee for Bessie I. Massey	"	5
Toronto General Trusts Corporation, for account Ina B. Matthews.....	"	29
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M.S. trust	"	33
Toronto General Trusts Corporation, Trustee Nordheimer-Houston trust..	"	11
Toronto General Trusts Corporation, Trustee Estate Mary O'Hara.....	"	39
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	"	100
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2.....	"	400
Toronto General Trusts Corporation, in trust for John G. Osborne.....	"	100
Toronto General Trusts Corporation, Trustee for Mrs. Nadine J. H. Osler.	"	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	"	15
Toronto General Trusts Corporation, for account Ethel A. Ross.....	"	29
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	"	70
Toronto General Trusts Corporation, Trustees for Ethel M. Staunton.....	"	4
Toronto General Trusts Corporation, in trust for S. R. Stayner.....	"	17
Toronto General Trusts Corporation, in trust for T. A. Stayner.....	"	13
Toronto General Trusts Corporation and J. S. Alston, in trust	"	10
Toronto General Trusts Corporation and G. L. Ridout, Exors. Estate G. Ridout	"	2

Imperial Bank of Canada

Torrance, Miss Beatrice	Toronto.....	3
Torrance, Miss Madeline	"	2
Torrance, Peter H.....	North Bay	5
Towers, Mrs. Florence.....	Toronto.....	5
Treble, Arthur W.....	Hamilton.....	5
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees	Toronto.....	112
Tresise, Mrs. Alice	Newport, Eng.....	11
Trethewey, Walter J.....	Toronto.....	3
Trott, Frank C.....	Sault Ste. Marie	5
Trout, Miss Helen H.....	Los Angeles, Cal.....	17
Tucker, Miss Verona J.....	Amigara	3
Turner, Alex.....	St. Thomas.....	4
Turner, Mrs. Florence.....	Brockville	1
Turner, Ralph C.....	Philadelphia, Pa.....	10
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey	"	1
Twohey, James E.....	"	9
Twohey, William J.....	Chatham.....	35
Tyrwhitt, Mrs. Emma.....	Philadelphia, Pa.....	10
Underwood, Mrs. Mary B.....	"	10
Uniacke, Mrs. Mary A.....	Mount Uniacke, N.S.....	22
Unsworth, Miss Alice J. McL.....	Los Angeles, Cal.....	51
Unsworth, Mrs. Mary E.....	"	11
Unsworth, W. B.....	"	45
Urquhart, John M.D.....	Oakville.....	70
Usborne, John, Trustee for Mrs. Jessie Usborne	Honolulu, Hawaii	190
Vail, Nathaniel	St. Thomas.....	11
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
VanBuskirk, Mrs. Mary	Victoria Harbour	17
Vanderberg, Spencer J.....	Niagara Falls	15
Van der Linde, Arthur S. G.....	New York, N.Y.....	14
Van Dusen, Mrs. Margaret	St. Catharines.....	20
Vanstone, Frederick C.....	Bowmanville	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos	50
Vaughan, Mrs. Minnie	Buffalo, N.Y.....	7
Victoria Investment Co., Ltd.....	San Jose, C.A.....	35
Victoria Loan and Savings Co., in trust..	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Miss Mary J.....	Ingersoll	18
Waddell, R. M.....	Peterborough	10
Wade, Mrs. Maud B.....	Orillia, Ont.....	16
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Exors. Estate J. J.....	"	14
Wakely, Mrs. Grace B.....	Oshawa	24
Waldie, F. N.....	Toronto.....	50
Waldie, Mrs. Meta S.....	"	50
Waldie, Robt. S.....	"	241
Walker, Miss Charlotte E.....	Aylmer	3

Imperial Bank of Canada

Walker, D. S.	North Battleford, Sask.	25
Walker, Harold E.	Toronto.	17
Walker, Harton	"	5
Walker, Miss Helen F.	Ottawa	200
Walker, Mrs. Helena	Toronto.	14
Walker, Exors. Estate Henry S.	"	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.	"	60
Walker, James M.	Perth	6
Walker, Mrs. Josephine	Toronto.	15
Walker, Thos. L.	"	37
Wallace, Mrs. Mary	"	20
Wallace, Rev. Robt.	"	20
Walley, F. G.	Ingersoll.	10
Walley, Mrs. Minerva M.	"	2
Walshaw & Son, Ltd., J.	Bolton, Ont.	100
Walton, Miss Margt. C.	Annapolis, Md.	3
Walton, Miss Nancy L.	"	4
Wansbrough, Mrs. Annie	Fergus	4
Warbrick, Mrs. Margaret J.	Bolton	5
Ward, Miss Ada L.	Toronto.	4
Ward, Miss Clara A.	"	7
Ward, Mrs. Elizabeth A.	"	5
Ward, Exors. Estate George D.	Coburg	18
Ward, Mrs. Margaret J.	Hamilton	15
Ward, Mrs. Mary	Sarnia	10
Wardrop, Miss Helen, in trust.	Toronto.	50
Warnock, C. R. H., in trust.	Galt.	6
Warnock, Mrs. Mary A.	"	13
Warren, Ven. Archdeacon George.	Toronto.	6
Warren, Mrs. Mary L.	"	15
Waterhouse, Chas. E.	Ingersoll.	10
Watkins, Reginald W.	Hamilton.	10
Watkins, Exors. Estate Thos. W.	"	10
Watson, Miss Caroline J.	Toronto.	1
Watson, Edwin	Newmarket.	8
Watson, Mrs. Grace A.	Sackville, N.B.	10
Watt, Miss Elsie.	Toronto.	25
Watt, Mrs. Isabella.	"	55
Watt, John	"	125
Watts, Arthur E., in trust	Brantford	70
Waugh, W. J.	Hamilton.	20
Webb, Mrs. Alice M.	St. Catharines	10
Webb, Mrs. Mary E.	Toronto.	10
Wegman, Mrs. Minnie	"	10
Weir, Walter F.	Port Perry	5
Welch, Miss Catherine	Quebec, P.Q.	7
Wells, Mrs. Emma D.	Vicksburg, Miss.	20
Werdebaugh, Miss Fanny M.	Pittsburgh, Penn.	8
Werdebaugh, Miss Matilda P.	"	8
Werry, F. W. O.	Ottawa.	7
Wesbrook, Mrs. Anne T.	Hamilton.	20
Westland, Mrs. Nellie L.	London	10
Westland, W.S.	"	10
Weston, Mrs. Bessie P.D.	Toronto.	8
Weston, Mrs. Constance.	Sault Ste. Marie.	6

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Westworth, Wm. A.....	Springfield, Ill.....	1
Wethey, A. Harvey.....	Portland, Ore.....	1
Wethey, Arthur H.....	Paris, France.....	100
Wethey, Francis V. V.....	Burlington, Vt.....	2
Wetmore, John A.....	Vancouver, B.C.....	10
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	269
Wheeler, Mrs. Elizabeth S.....	Plainfield, N.J.....	1
Wheelihan, John D.....	Campbellville.....	60
Whelan, Mrs. Anna M. M., and C. P. Whalen, jointly.....	Dunnybrook, Ireland..	25
Whitby, Oliver R.....	Paris.....	49
Whitcomb, Ernest M.....	Amherst, Mass.....	15
White, Augustus R.....	Buffalo, N.Y.....	10
White, Joseph.....	Toronto.....	65
White, Mrs. Julia M.....	Humberstone.....	26
White, Karl F.....	".....	3
White, R. S., and Wm. Maynard, Trustees Estate Jno. Cotton.....	Stratford.....	9
Whitehead, Alfred B.....	Quebec, P.Q.....	42
Whitehead, A. W.....	".....	42
Whitehead, B. J.....	".....	42
Whitehead, J. L.....	".....	42
Whitehead, William M.....	Toronto.....	25
Whitehead & Turner, Ltd.....	Quebec, P.Q.....	26
Whiteman, Mrs. Rhoda.....	Humberstone.....	8
Whitlock, Chs. M.....	Muscow, Sask.....	10
Whitney, F. C.....	Ottawa.....	175
Whittell, Herbert.....	Driffield, Eng.....	46
Whittell, Herbert, and Mary Mason, in trust.....	".....	32
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, Mrs. E. Irene.....	Toronto.....	10
Wickens, Leigh E.....	Toronto.....	10
Wickett, Exors. Estate John.....	Port Hope.....	25
Wickett, Thomas.....	".....	35
Wickham, Edward.....	Toronto.....	7
Wickson, Exors. Estate Frederick.....	".....	15
Wicksteed, Henry K.....	".....	25
Widden, Mrs. Elizabeth.....	Port Perry.....	5
Wigle, C. A.....	Warton, Ont.....	9
Wigle, E. R.....	Goderich, Ont.....	3
Wilcox, Thos. J.....	Sault Ste. Marie.....	10
Wilkie, Exors. Estate Mrs. Angelica.....	Quebec, P.Q.....	48
Wilkie, Major Arthur B.....	Toronto.....	91
Wilkie, C. S.....	Victoria, B.C.....	57
Will, Exors. Estate Colonel George.....	Halifax, N.S.....	10
Williams, Arthur L.....	Clayton, N.Y.....	10
Williams, Henry G.....	St. Catharines.....	10
Willis, Mrs. Janet W.....	Toronto.....	2
Wills, Hamilton B.....	".....	100
Willson, Mrs. Elizabeth.....	New York, N.Y.....	12
Willson, Herbert.....	Red Deer, Alta.....	5
Willson, Mrs. Letitia D.....	".....	1
Wilson, Chas. W.....	Ingersoll.....	6
Wilson, J. A.....	Toronto.....	7
Wilson, James O.....	St. Catharines.....	9

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Wilson, John G.	Chicago, Ill.	20
Wilson, Mrs. Margaret H.	Ingersoll	3
Wilson, Richard W.	Coburg	5
Wilson, W. R.	Fernie, B.C.	11
Winger, Mrs. Mary A.	Ridgeway	5
Wise, Mrs. Clara J.	Redlands, Cal.	15
Wismer, Mrs. Asenath R.	Humberstone	15
Wiswell, Mrs. Mary H.	Halifax, N.S.	9
Wood, Mrs. Agnes	Fergus	13
Wood, Miss Alixe I.	Toronto	7
Wood, Augustus T.	Hamilton	20
Wood, Bertram R.	"	20
Wood, Cecil G.	"	20
Wood, E. C. F. & Edith M. Wood or the survivor	Toronto	5
Wood, Hugo S.	Vancouver, B.C.	3
Wood, Mrs. Isabella A.	Toronto	10
Wood, J. Douglas	"	7
Wood, John R.	Fergus	17
Wood, John S.	St. Catharines	40
Wood, Robt.	London, Eng.	25
Wood, Thos. H.	Toronto	50
Wood, Exors. Estate Thos. R.	"	50
Wood, William	Freeport, L. I., N.Y.	50
Woodruff, Miss Ann H.	Lake Harbour, Mich.	6
Woodruff, Trustee Estate Richard	St. Catharines	60
Woods, Miss Ann K.	Toronto	5
Woods, Mrs. Henrietta M.	Victoria, B.C.	4
Woods, Jas. H.	Calgary, Alta.	20
Woods, Sir James W.	Toronto	50
Workman, Miss Catharine G.	St. Catharines	1
Workman, Mrs. Jane	"	11
Workman, Mrs. Jane, in trust	"	6
Wragg, Executrices Estate Mrs. Amelia	Hamilton	1
Wragg, Miss Beatrice C.	"	1
Wright, Henry J.	Toronto	10
Wright, James B., in trust	"	15
Wright, Revd. J. de P.	Kingston	28
Wright, W. Hennell	Horton-cum-Studley, Eng.	3
Wurtele, Ernest F.	Montreal, P.Q.	5
Wynes, Edward F.	Niagara Falls, N.Y.	5
Wythe, Fred P.	Toronto	10
Yetter, Mrs. Jane R.	Stephen, Minn.	6
Young, Mrs. Bertha	Oakville	10
Young, Mrs. Cora G.	Ridgeway	7
Young, H. P.	Toronto	20
Young, John	Ridgeway	30
Young, R.	Wigston, Eng.	10
Young, Ward C.	Newark, N.J.	12
Zavitz, E. Arnold	Fairhope, Ala.	15
Zimmerman, J. Henry	Washington, D.C.	1
Zumstein, Geo. T.	St. Catharines	2

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